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**Australian Institute of
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Housing circumstances of Indigenous households

Tenure and overcrowding



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*Authoritative information and statistics
to promote better health and wellbeing*

Housing circumstances of Indigenous households: tenure and overcrowding

Australian Institute of Health and Welfare
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Abbreviations

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AIHW	Australian Institute of Health and Welfare
Aust	Australia
CNOS	Canadian National Occupancy Standard
COAG	Council of Australian Governments
IRSAD	Index of Relative Socio-Economic Advantage and Disadvantage
NAHA	National Affordable Housing Agreement
NPARIH	National Partnership Agreement on Remote Indigenous Housing
NSW	New South Wales
NT	Northern Territory
Qld	Queensland
SA	South Australia
SEIFA	Socio-Economic Indexes for Areas
SOMIH	state owned and managed Indigenous housing
Tas	Tasmania
Vic	Victoria
WA	Western Australia

Summary

Indigenous households about half as likely to own their own home

Indigenous households continue to have substantially lower rates of home ownership than other households. According to the 2011 Census, just over 1 in 3 (36%) Indigenous households were home owners – almost half the proportion of other households (68%).

Among Indigenous households, home ownership rates were lowest in more remote areas – in *Remote* and *Very remote* areas combined, 18% owned their home in 2011, while 57% of households in these areas lived in social housing.

The home ownership gap has narrowed

There has been a gradual increase in the rate of home ownership among Indigenous households: 32% owned their home in 2001, 34% in 2006, and 36% in 2011. In contrast, the home ownership rate among other households has decreased slightly (from 69% in 2001 to 68% in 2011), resulting in a closing of the home ownership gap by 5 percentage points over the decade.

Between 2001 and 2011, the rate of home ownership among Indigenous households increased at least to some degree across each of the remoteness areas, including an increase of 2 percentage points in both *Remote* and *Very remote* areas.

Indigenous households more than 3 times as likely to be overcrowded

About 24,700 Indigenous households were considered to be overcrowded on Census night in 2011. Indigenous households were more than 3 times as likely as other households to be overcrowded, with 12.9% of Indigenous households and 3.4% of other households requiring one or more extra bedrooms to accommodate the people who usually live there.

Among Indigenous households, the rate of overcrowding was highest among those living in social housing (23%) and lowest among home owners (7%).

Indigenous households living in more remote areas were more likely to be living in overcrowded dwellings – 20% in *Remote* areas and 39% in *Very remote* areas compared with between 10% to 12% in other areas. Nonetheless, taking into account the number of households living in each of the remoteness areas, there were more overcrowded Indigenous households in *Major cities* and regional areas (17,109 households) than in *Remote* and *Very remote* areas combined (7,587).

The gap in overcrowding has also narrowed

The proportion of Indigenous households that were overcrowded fell from 15.7% in 2001 to 12.9% in 2011. For other households, around 3% were considered to be overcrowded in each of the 3 Census years, suggesting a narrowing of the gap in overcrowding levels of 3 percentage points between 2001 and 2011.

Almost 115,600 Indigenous people lived in overcrowded households

In addition to information on the number of *households* that are considered overcrowded, Census data suggest that almost 115,600 Indigenous *people* lived in overcrowded households – this represents 1 in 4 Indigenous people who were enumerated at home in private dwellings on Census night.

1 Introduction

Housing plays a critical role in the health and wellbeing of Australians. While one of the primary benefits of housing is shelter, the absence of affordable, secure and appropriate housing is associated with a range of negative outcomes, including poor health, higher levels of psychological distress and lower rates of employment and educational participation (ABS 2011c; AHMAC 2012; HealthInfoNet 2008; Phibbs & Thompson 2011).

Since the 1970s, efforts have been made by successive Australian governments to improve housing affordability and increase the rates of Indigenous home ownership (ANAO 2010). More recently, the National Affordable Housing Agreement (NAHA) has been the principal agreement between the Australian Government and state and territory governments for improving housing affordability and homelessness outcomes for Australians. The NAHA came into effect on 1 January 2009. A number of National Partnership Agreements were established to support the NAHA, one of which is the National Partnership Agreement on Remote Indigenous Housing (NPARIH). For further information see Box 1.1.

Box 1.1: National housing policy

‘Healthy Homes’ is one of seven inter-connected ‘building blocks’ – or priority action areas – that underpin the Closing the Gap strategy agreed by the Council of Australian Governments (COAG) under the National Indigenous Reform Agreement (DSS 2013a).

A number of agreements under the NAHA have a focus on overcoming Indigenous disadvantage. One of these is the National Partnership Agreement on Remote Indigenous Housing. Under the NPARIH, \$5.5 billion of funding was committed jointly by the Australian Government and state and territory governments over 10 years (to 2018) to address significant overcrowding, homelessness, poor housing conditions, and the severe housing shortage in remote Indigenous communities (SCFFR 2014).

One of the deliverables under the NPARIH is the building of up to 4,200 new houses by 2018 and the rebuilding or refurbishments of 4,876 existing houses in remote Indigenous communities by 2014. At March 2014, around 2,400 new houses had been delivered and over 6,400 refurbishments completed (DPMC 2014).

In addition, other long-term structural reforms around remote Indigenous housing are being put in place under this agreement, including reforms around the security of tenure arrangements and the nature of tenancy management arrangements (DSS 2013a).

1.1 Purpose and structure of this paper

The aim of this paper is to make use of data that are available from the Australian Bureau of Statistics (ABS) Census of Population and Housing to describe the housing circumstances of Indigenous Australians, with a focus on housing tenure and overcrowding. Data from the 2001, 2006 and 2011 Censuses are considered. See Box 1.2 for some key points about the data that are shown in this paper. Further details about Census data, as well as related technical notes, are provided in Appendix A.

Specific questions that are addressed in this paper are:

- How has housing tenure of Indigenous households changed over time, and were the changes similar in remote and non-remote areas of Australia (sections 2.1 to 2.3)?
- How does housing tenure among Indigenous households differ by jurisdiction, socioeconomic status and household size (sections 2.4 to 2.6)?
- How much do Indigenous households pay for their housing (Section 2.7)?
- Has the level of overcrowding in Indigenous households changed over time (Section 3.1)?
- How does the level of overcrowding vary by housing tenure (Section 3.2)?
- Are the overall trends of overcrowding in Indigenous households evident in all remoteness areas and jurisdictions (sections 3.3 and 3.4)?

There is no information on the standard of Indigenous housing in the Census and this topic is not covered in this paper (for information on this topic from other data sources, see AIHW 2011, 2014b; SCRGSP 2011). In addition, the topics of homelessness and housing assistance are not covered in this paper. For information about these topics, see two Australian Institute of Health and Welfare (AIHW) companion papers:

- *Homelessness among Indigenous Australians* (AIHW 2014a)
- *Housing assistance for Indigenous Australians* (AIHW 2014b).

Box 1.2: About the data shown in this paper

Information about tenure and overcrowding of Indigenous Australians can be presented about households or about people. For the most part, this paper presents information about *households* (for example, the number of households that rented their home). However, some data are also provided about *people* (for example, the number of people who lived in rented homes).

Indigenous households are defined as households in which at least one resident of any age identified as being of Aboriginal and/or Torres Strait Islander origin.

The Census provides information about housing circumstances in relation to one point in time – namely Census night. In the analyses shown in this paper, only usual residents in occupied private dwellings on Census night were considered. In addition, only family, lone person and group households were included; that is, ‘Visitor only’ and ‘Other non-classifiable’ households were excluded. Lastly, visitors to households were excluded in the analyses at the ‘person’ level.

Census data have been randomly adjusted by the ABS to avoid the release of confidential information. Thus, data in any one table may vary slightly from corresponding data presented in other tables in this paper or data presented elsewhere.

2 Housing tenure

Housing tenure describes whether a dwelling is owned, rented or occupied under some other arrangement. Home ownership generally contributes to financial stability, provides an asset against which people can borrow and is a major source of wealth, albeit also a major source of debt. In addition, ownership is considered to be a more secure form of housing tenure than renting, and one that offers a greater level of control, including over decisions to modify, rent out or sell the dwelling as circumstances or preferences change. Due to a range of cultural, family and economic reasons, many Indigenous Australians aspire to home ownership, while others do not (Memmott et al. 2009; SCRGSP 2011; Szava & Moran 2008).

In the analyses of housing tenure shown in this paper, distinctions are made between:

- two types of home owners – those with and without a mortgage
- three types of renters:
 - renting from social housing providers
 - private renters
 - other renters – including those renting from other types of landlords (for example, through an employer) and renters where the landlord type was not stated
- those with some other tenure type – including dwellings being occupied under a life tenure scheme
- those for which information on tenure type was not stated.

The category of ‘social housing’ tenants comprises those who were renting from community housing providers (including Indigenous community housing providers) and those renting from state or territory housing providers. In this paper, data are not shown separately for those two types of social housing tenants due to concerns that some social housing tenants are selecting the incorrect landlord category when responding to the Census form. For further details about this issue and what each of the other housing tenure categories include, see Appendix A.

2.1 Housing tenure in 2011

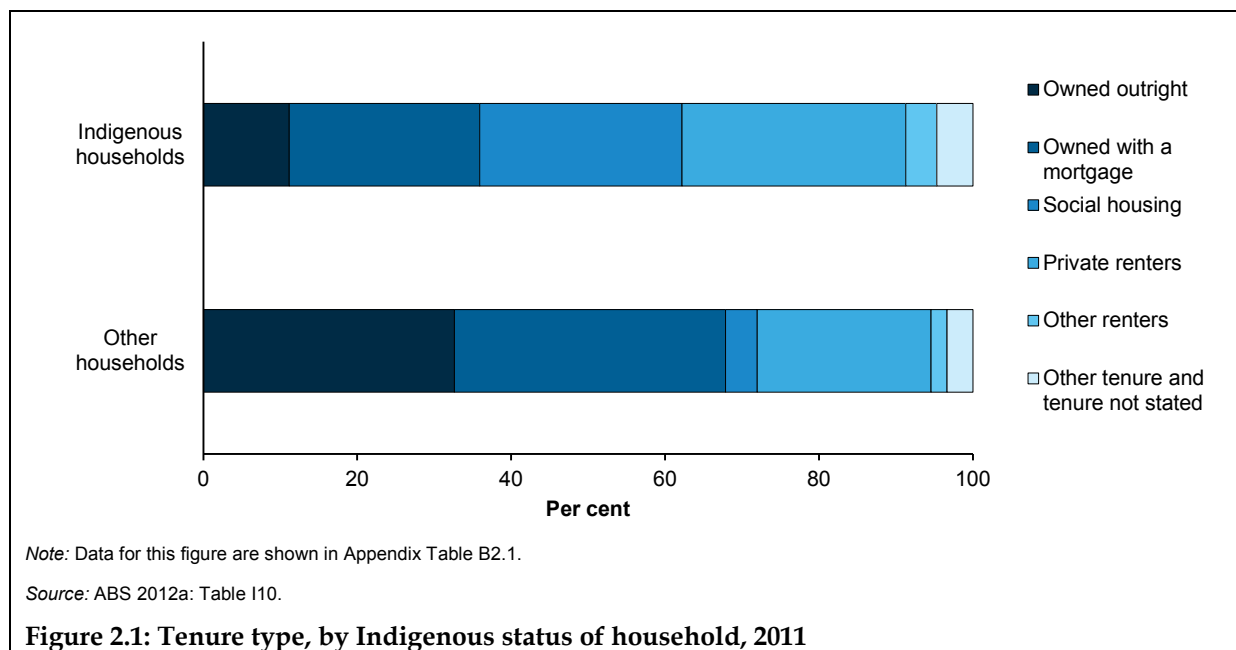
Of the estimated 209,000 Indigenous households enumerated in the 2011 Census, just over a third (36%) were home owners (Figure 2.1):

- 11% of Indigenous households owned their home outright
- 25% were home owners with a mortgage.

These are much lower rates of home ownership than among other Australian households. Of the estimated 7.6 million other households, over two-thirds (68%) owned their own home:

- 33% of other households owned their home outright
- 35% had a mortgage.

Thus Indigenous households were about half as likely as other households to own their home with or without a mortgage.



About 3 in 5 (59%) Indigenous households rented their home:

- 29% of Indigenous households were private renters
- 26% lived in social housing
- 4% rented from another type of landlord.

In contrast, less than a third (29%) of other Australian households were renters:

- 23% of other households were private renters
- 4% lived in social housing
- 2% rented from another type of landlord.

Thus Indigenous households were more than 6 times as likely to live in social housing as other households.

A number of factors are associated with the observed differences in housing tenure between Indigenous and other households (ANAO 2010; FaHCSIA 2010; SCHH 2013; SCRGSP 2011), including:

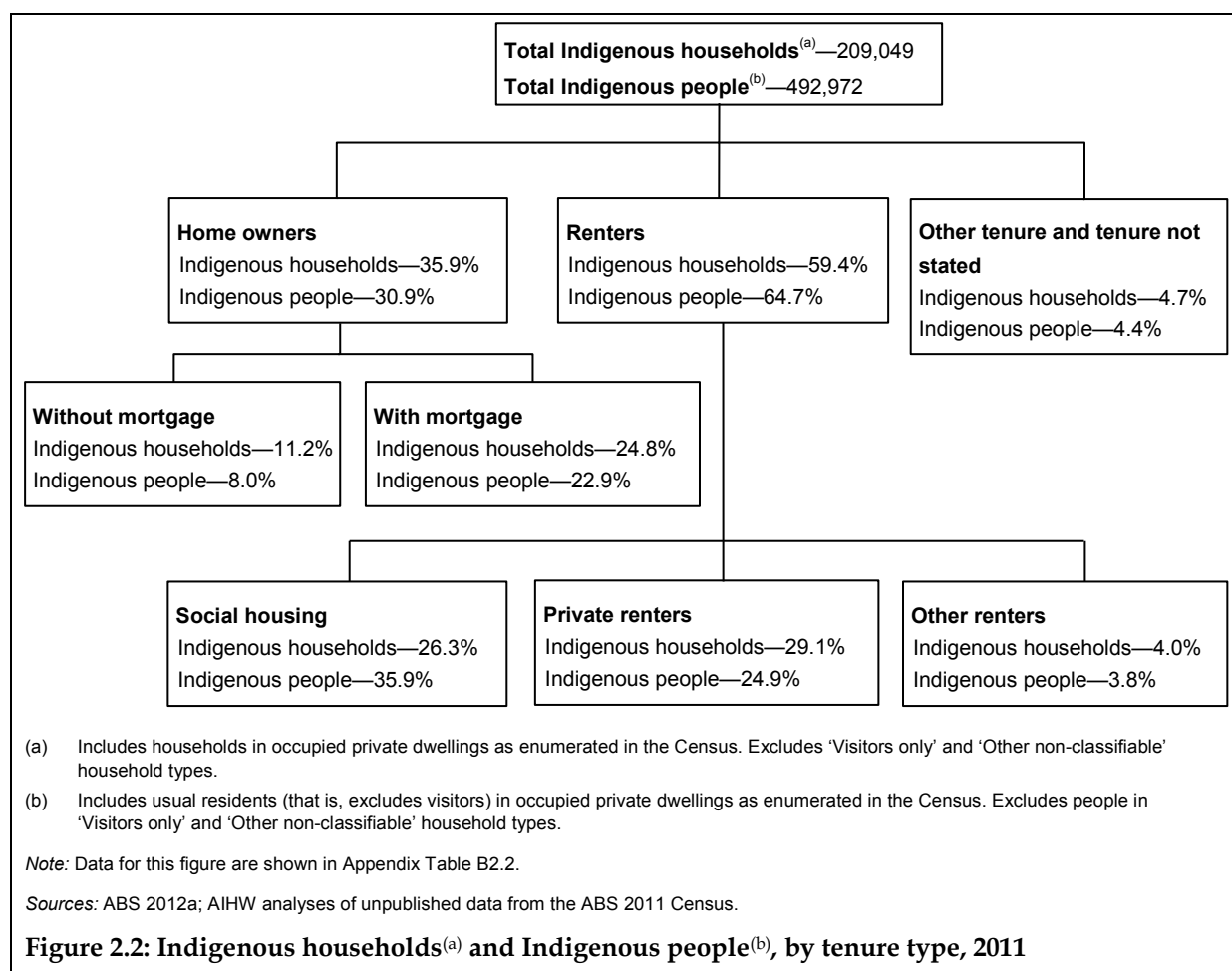
- lower socioeconomic status of many Indigenous households (which, for example, are associated with higher rates of unemployment and lower income levels)
- a substantial number of Indigenous households living on community-titled land, especially in more remote areas, where individual land ownership is more difficult to obtain
- more limited access to loans
- lack of familiarity with the home buying process.

Housing tenure of Indigenous people

In addition to summarising the housing tenure of Indigenous *households*, housing tenure for Indigenous *people* on Census night in 2011 is shown in Figure 2.2. These data describe the tenure type of the dwelling in which Indigenous people lived, not the tenure type of each individual—not all people in a household necessarily share in the costs and potential benefits

of ownership/rental of a home. On Census night, 492,972 Indigenous people were enumerated in their home (that is, excluding visitors).

Overall, housing tenure patterns for Indigenous people were broadly similar to those found for Indigenous households. Almost 1 in 3 (31%) Indigenous people lived in dwellings that were owner-occupied, while about 2 in 3 (65%) lived in rented homes (Figure 2.2). However, there is a notable difference in relation to social housing, with a larger proportion of Indigenous *people* living in social housing (36%) than Indigenous *households* (26%). This difference is due to the larger than average household size of Indigenous households living in social housing compared with other tenure types (see Section 2.6).



Housing tenure of people living in Indigenous households

While, by definition, all Indigenous people live in Indigenous households (as explained in Box 1.2), some non-Indigenous people also live in Indigenous households. According to the 2011 Census, a total of 679,069 people lived in Indigenous households (excluding visitors) (Appendix Table B2.2). Given that 492,972 Indigenous people lived in such households, the other 186,097 occupants of Indigenous households were either non-Indigenous people or their Indigenous status was not stated (27% of all people in these households).

Housing tenure patterns for people living in Indigenous households mirrored those found for Indigenous households quite closely (Appendix Table B2.2). That is:

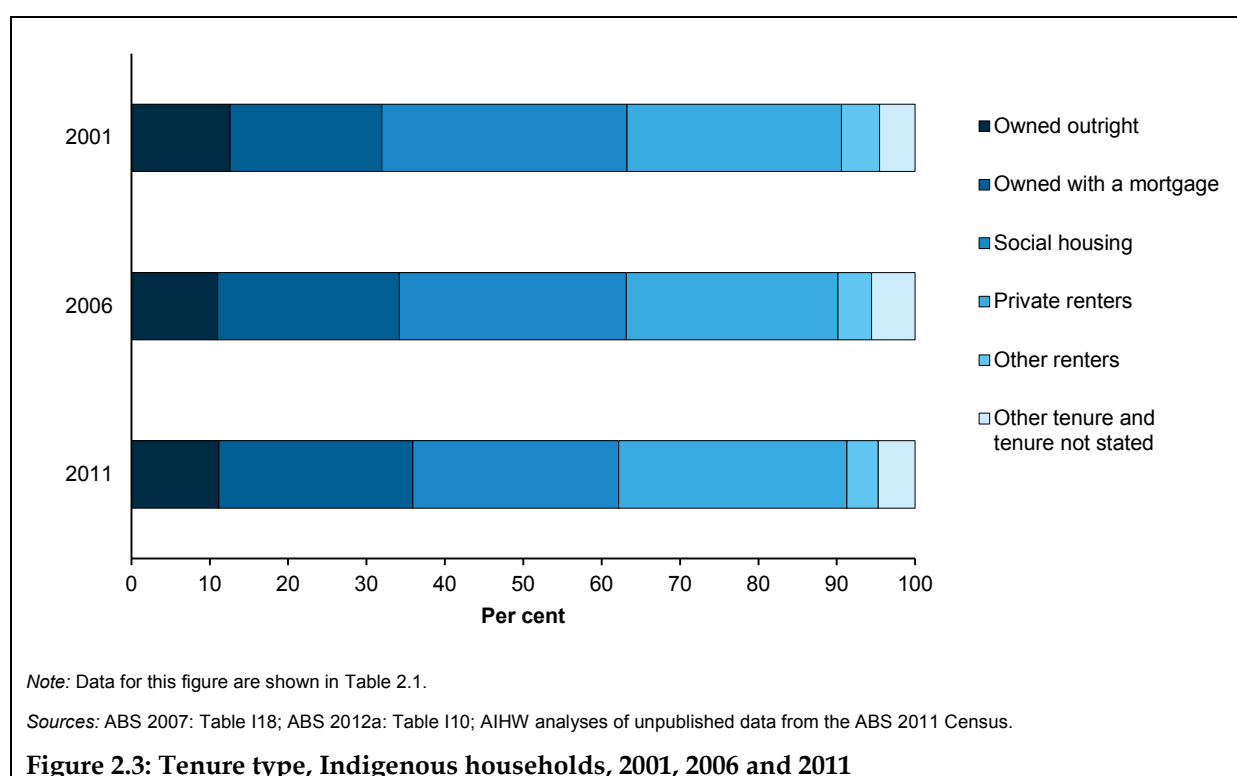
- just over a third (36%) lived in homes that were either owned outright (9%) or owned with a mortgage (26%)
- about 3 in 5 (61%) lived in homes that were rented
- about 3 in 10 (29%) lived in social housing.

2.2 Trends in housing tenure

Trends in housing tenure of Indigenous households

According to Census data, there has been a gradual increase in the proportion of Indigenous households that own their own home (either with or without a mortgage): 32% owned their home in 2001, 34% in 2006, and 36% in 2011 (Figure 2.3). The overall increase in the home ownership rate among Indigenous households between 2001 and 2011 was 12%.

Since the proportion of Indigenous home owners without a mortgage decreased slightly (from 13% in 2001 to 11% in 2011), the gain in home ownership among Indigenous households pertains solely to growth in the proportion with a mortgage – 19% of Indigenous households were owners with a mortgage in 2001 compared with 25% in 2011.



The growth in home ownership among Indigenous households between 2001 and 2011 is likely to have been impacted, at least to some degree, by a range of government programs and initiatives that have been implemented to increase home ownership among Indigenous people. This includes Indigenous land reform initiatives in various states and territories to increase the potential for land ownership on community-titled land (DSS 2013b; FaHCSIA

2010; SCRGSP 2011). However, due to the lack of a single national register for community-titled land, it is not possible to readily describe the relationship between land tenure and housing circumstances of Indigenous households.

Other initiatives that may have had an impact on Indigenous home ownerships rates include programs such as the Indigenous Home Ownership Program which provide affordable housing loans and related services to eligible Indigenous people (AIHW 2014b; IBA 2013, 2014).

Note that between the 2006 and 2011 Censuses, there was a particularly large increase in the number of Indigenous people enumerated in the Census and, in turn, the number of Indigenous households. As detailed in Appendix A, most (over 90%) of the increase in the number of households occurred in non-remote areas of Australia. This may have had some effect on the observed increase in home ownership rates among Indigenous households since rates of home ownership are generally higher in such areas than in remote areas. However, as discussed in Section 2.3, even in non-remote areas, an increase in home ownership among Indigenous households has been observed over time.

In relation to other tenure categories, Census data indicate that while the *number* of Indigenous households living in social housing increased between 2001 and 2011 by 22%, the *proportion* declined. In 2001, 31% of Indigenous households lived in social housing; this fell to 29% in 2006 and to 26% in 2011 (Table 2.1). See AIHW 2014b for further information about trends in the rental of social housing by Indigenous households.

The proportion of Indigenous households that rented privately increased slightly from 27% in both 2001 and 2006 to 29% in 2011.

Table 2.1: Tenure type, by Indigenous status of household, 2001, 2006 and 2011 (per cent)

Tenure type	Indigenous households			Other households		
	2001 ^(a)	2006	2011	2001 ^(a)	2006	2011
Home owners						
Owned outright	12.6	11.0	11.2	41.5	34.6	32.6
Owned with a mortgage	19.4	23.2	24.8	27.8	34.4	35.2
<i>Total home owners</i>	<i>32.0</i>	<i>34.2</i>	<i>35.9</i>	<i>69.3</i>	<i>68.9</i>	<i>67.8</i>
Renters						
Social housing	31.3	29.0	26.3	4.8	4.4	4.1
Private renters	27.4	27.0	29.1	19.8	20.8	22.6
Other renters	4.9	4.3	4.0	2.7	2.2	2.0
<i>Total renters</i>	<i>63.5</i>	<i>60.2</i>	<i>59.4</i>	<i>27.3</i>	<i>27.4</i>	<i>28.8</i>
Other tenure type	1.3	0.7	0.7	1.3	0.8	0.9
Tenure type not stated	3.2	4.9	4.0	2.1	2.8	2.5
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	144,493	166,659	209,049	6,600,302	6,977,437	7,551,273

(a) These data differ from those published by the ABS in the *2001 Census community profiles* (ABS 2002) since a different definition of Indigenous household was used in that series.

Sources: ABS 2007; ABS 2012a; AIHW analyses of unpublished data from the ABS 2001 Census.

Comparison of trends in housing tenure by Indigenous status

There is a notable difference in home ownership trends between Indigenous and other households. Compared with the increase of 12% observed for Indigenous households, home ownership rates among other Australian households stood at 69% in both 2001 and 2006 and then fell slightly to 68% in 2011 (Table 2.1). These data indicate a narrowing of the home ownership gap between Indigenous and other households of 5 percentage points – there was a 37 percentage point gap in 2001, while the gap stood at 32 percentage points in 2011.

Notably, the closing of this gap was driven by changes in rates of outright ownership. Between 2001 and 2011, the proportion of other households that owned their home outright fell considerably (from 42% in 2001 to 33% in 2011) (Table 2.1). While the proportion of Indigenous households that owned their home outright also fell over this period, the fall was less substantial (from 13% in 2001 to 11% in 2011).

For a number of the other tenure categories, the results for Indigenous and other households were similar. That is, as was the case for Indigenous households, the proportion of other households living in social housing fell slightly over the period from 2001 to 2011 (from 5% to 4%) and the proportion that were renting privately increased somewhat (from 20% in 2001 to 23% in 2011).

Trends in housing tenure of Indigenous people

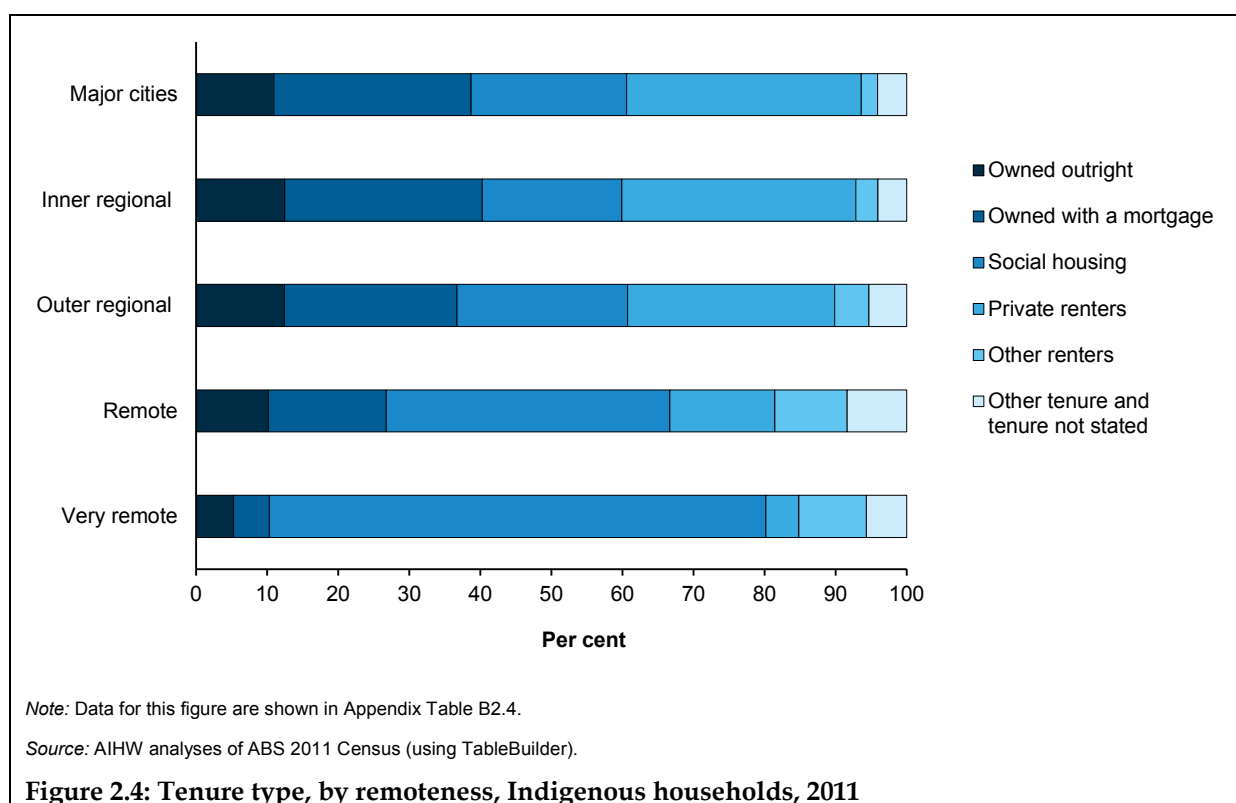
Consistent with increases in the proportion of Indigenous *households* that were home owners (either with or without a mortgage), the proportion of Indigenous *people* living in such dwellings increased – from 26% in 2001 to 31% in 2011 (Appendix Table B2.3). Over the same period, there was a decrease in the proportion of Indigenous people living in social housing (from 43% in 2001 to 36% in 2011).

As discussed earlier, some of the observed increase in home ownership rates among Indigenous people may be due to an increase in the counts of Indigenous people between the 2006 and 2011 Censuses (ABS 2013b), but the extent to which this factor may have had an effect on observed trends is not clear.

2.3 Housing tenure by remoteness

Remote areas of Australia are generally disproportionately populated by Indigenous households. While Indigenous households comprised about 3% of households according to 2011 Census data, about 1 in 3 (32%) households in *Very remote* areas and 12% in *Remote* areas were Indigenous. Nonetheless, Indigenous households are still more likely to be located in urban than remote areas – while about 13% of Indigenous households lived in *Remote* areas (7%) or *Very remote* areas (6%), 41% lived in *Major cities*, 25% in *Inner regional* areas and 21% in *Outer regional* areas in 2011 (AIHW analyses of ABS 2011 Census).

As shown in Figure 2.4, tenure type varied by remoteness for Indigenous households. Home ownership rates were highest in more urbanised areas – 40% in *Inner regional* areas and 39% in *Major cities* – and lowest in more remote areas – 27% in *Remote* areas and 10% in *Very remote* areas. Overall, in *Remote* and *Very remote* areas combined, 18% of Indigenous households owned their home.



Other differences in tenure type by remoteness include:

- the proportion of Indigenous households that owned their home outright was lower in *Very remote* areas (5%) than all of the other areas, including *Remote* areas (10%)
- 7 in 10 (70%) Indigenous households in *Very remote* areas lived in social housing, as did 40% in *Remote* areas – in *Remote* and *Very remote* areas combined, 57% lived in social housing; by comparison, between 20% and 24% of Indigenous households in other areas lived in social housing.

A number of factors may influence the housing tenure of Indigenous households that live in more remote areas compared with those in urban and regional areas. One of these is the more limited opportunities for individual home ownership in more remote areas due to the majority of community-titled Indigenous land being located in such areas (SCRGSP 2011). Individual ownership over such land is generally more difficult to obtain, as is finance for loans to purchase such land (SCHH 2013).

Another factor is the generally lower incomes of Indigenous households in more remote areas, reducing the ability of these households to afford home ownership and the lack of housing markets that support home ownership as an investment in these regions.

Trends in housing tenure by remoteness

The key trends in housing tenure of Indigenous households between 2001 and 2011, as noted in Section 2.2, generally applied in each of the remoteness areas (Appendix Table B2.4). In particular, the rate of home ownership among Indigenous households increased between 2001 and 2011 across each of the areas, including an increase of 2 percentage points in both *Remote* areas and *Very remote* areas (Table 2.2). At least part of the increase in these remote areas is likely to be due to Indigenous land tenure reform, such as sub-leasing arrangements,

which are being pursued in a number of states and territories in order to more readily allow for home ownership on communal Indigenous land (SCRGSP 2011).

Table 2.2: Selected tenure types^(a), by remoteness, Indigenous households, 2001, 2006 and 2011 (per cent)

Remoteness ^(b)	Home owners ^(c)			Social housing renters		
	2001	2006	2011	2001	2006	2011
Major cities	35.9	36.7	38.7	25.0	23.2	21.9
Inner regional	37.0	38.6	40.2	23.4	22.8	19.7
Outer regional	32.5	36.6	36.7	29.5	26.5	24.0
Remote	24.3	26.0	26.7	43.6	42.0	39.9
Very remote	8.1	8.5	10.3	71.1	72.4	69.9
<i>Remote and very remote</i>	<i>15.1</i>	<i>16.6</i>	<i>17.5</i>	<i>59.3</i>	<i>58.4</i>	<i>56.7</i>
Total	32.0	34.2	35.9	31.3	29.0	26.3

(a) Data in this table show the proportion of Indigenous households in each remoteness area that are 'Home owners' and 'social housing renters'; data for all tenure types are shown in Appendix Table B2.4.

(b) For 2001 and 2006, remoteness areas are based on the Australian Standard Geographical Classification (ABS 2006); for 2011, they are based on the Australian Statistical Geography Standard (ABS 2013a).

(c) Includes households that owned their home outright and those that owned their home with a mortgage.

Sources: AIHW analyses of unpublished data from the ABS 2001 and 2006 Censuses; AIHW analyses of ABS 2011 Census (using TableBuilder).

Likewise, the proportion of Indigenous households living in social housing decreased between 2001 and 2011 in all of the remoteness areas (Table 2.2). However, the extent of decrease was relatively small in *Very remote* areas (from 71% in 2001 to 70% in 2011). This relatively small decrease in *Very remote* areas may have been impacted by the National Partnership on Remote Indigenous Housing (see Box 1.1).

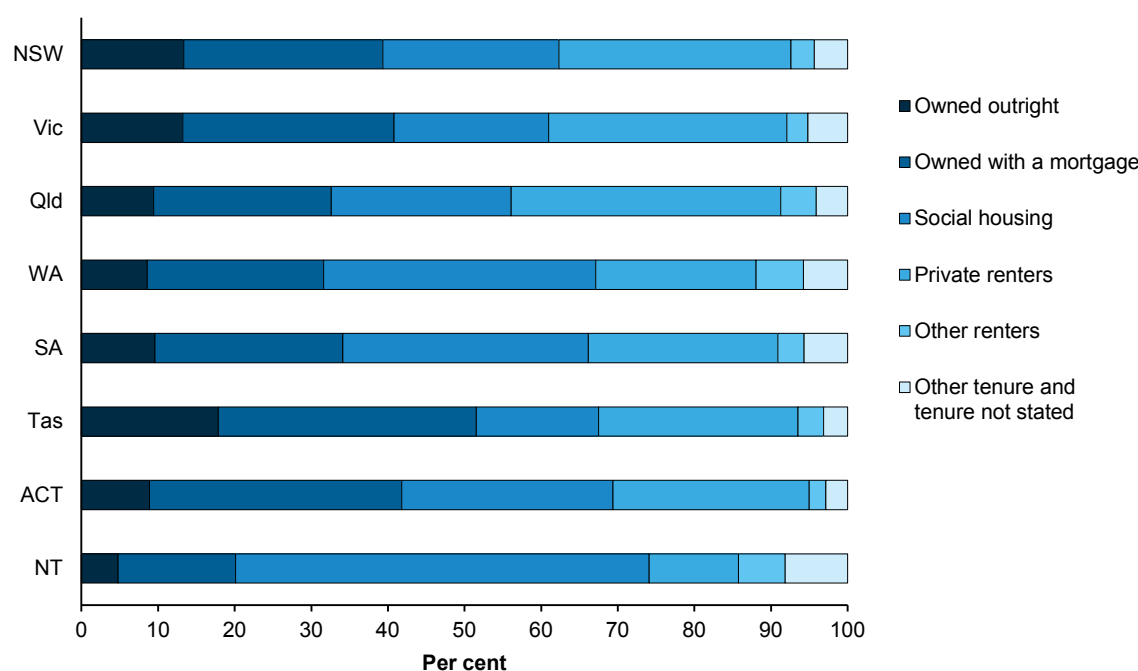
2.4 Housing tenure by state and territory

In Australia, housing policy is generally managed at the state and territory level, rather than at the federal level. Differences in jurisdictional housing policies and housing assistance programs, as well as other factors—including the varying extent of households living in more remote areas—are likely to have an impact on the housing tenure of Indigenous households in each jurisdiction. According to the 2011 Census, just over a third (35%) of Indigenous households lived in New South Wales, over a quarter (28%) in Queensland and about 1 in 10 (11%) in Western Australia.

The tenure type of Indigenous households varied across the states and territories with differences most marked in the Northern Territory (Figure 2.5). Specifically, compared with other jurisdictions, Indigenous households in the Northern Territory had:

- the lowest proportion of home owners (20% compared with the national average of 36%)
- the highest proportion living in social housing (54% compared with the average of 26%)
- the lowest proportion renting privately (12% compared with the average of 29%).

These differences are associated with Northern Territory having the highest proportion of Indigenous households living in *Remote* and *Very remote* areas (66% combined compared with a national average of 13%), many of which live on community-titled land. As noted earlier, such land provides more limited opportunities for individual home ownership.



Note: Data for this figure are shown in Appendix Table B2.5.

Source: AIHW analyses of ABS 2012a.

Figure 2.5: Tenure type, by state and territory, Indigenous households, 2011

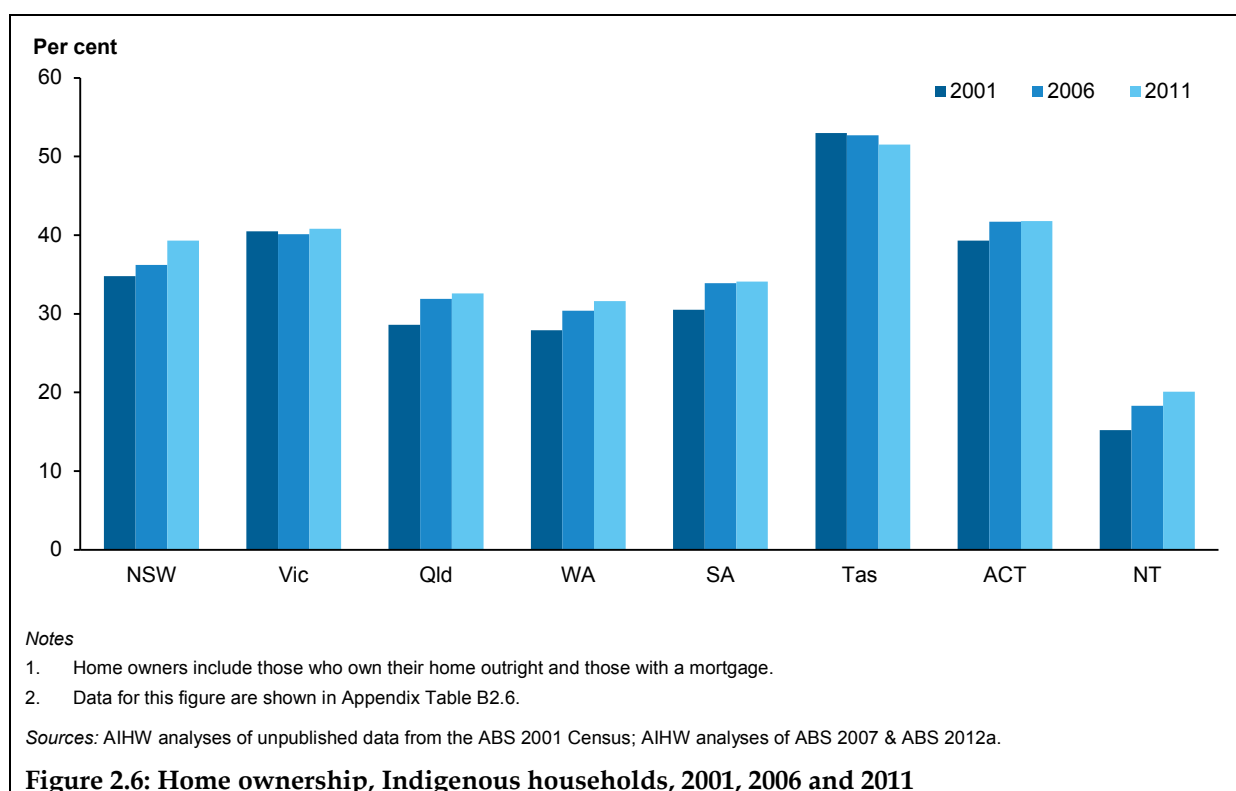
Indigenous households in Tasmania, on the other hand, had:

- the highest proportion of home owners, with just over half owning a home (52%)
- the lowest proportion living in social housing (16%).

The rate of home ownership among Indigenous households in the Australian Capital Territory (42%), Victoria (41%) and New South Wales (39%) was also higher than the national average (36%). These results indicate that states and territories with higher proportions of Indigenous households living in more urban regions had higher rates of Indigenous home ownership than jurisdictions with higher proportions of Indigenous people living in remote areas (Appendix Table B2.5).

Trends by state and territory

The key trends between 2001 and 2011 at the national level for Indigenous households did not apply equally across each of the jurisdictions. While the rate of home ownership increased in most jurisdictions, it did not do so in either Tasmania (where it decreased slightly from 53% in 2001 to 52% in 2011) or Victoria (where the rate was stable at 41% in both 2001 and 2011) (Figure 2.6). Furthermore, the degree of increase in the rate of home ownership varied across jurisdictions with the most substantial increase in the Northern Territory – from 15% in 2001 to 20% in 2011. This growth pertained almost entirely to the proportion that owned a home with a mortgage (rather than without a mortgage) (Appendix Table B2.6).



By comparison, in nearly all jurisdictions, the proportion of Indigenous households living in social housing declined, with the one exception being the Australian Capital Territory (where the proportion was about 27% in both 2001 and 2011).

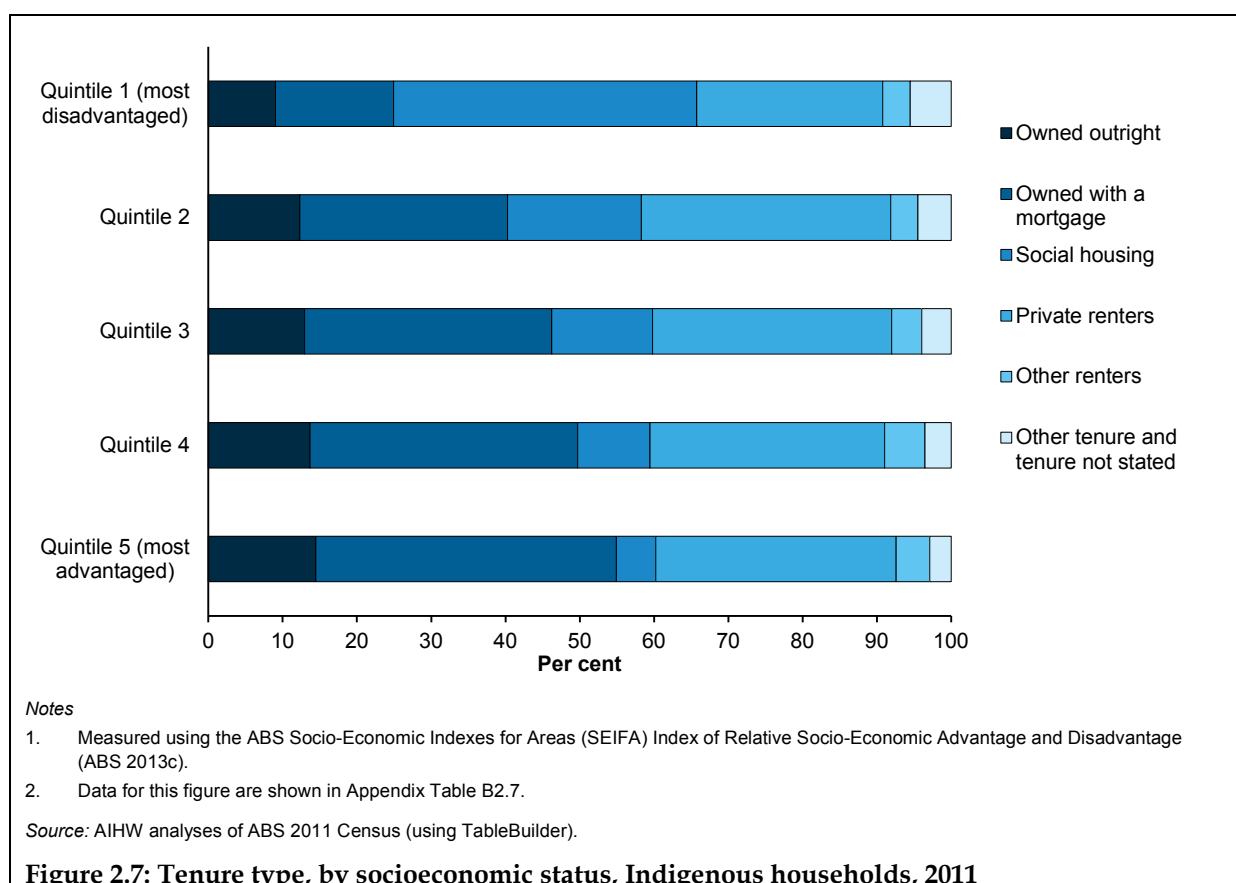
2.5 Housing tenure by socioeconomic status

Socioeconomic status is generally associated with access to material resources, educational opportunities and health status. In this paper, the Index of Relative Socio-Economic Advantage and Disadvantage was used to indicate socioeconomic status (see Appendix A). According to the 2011 Census, 46% of Indigenous households were in the most disadvantaged socioeconomic status group (labelled 'quintile 1'), while 6% were in the most advantaged group (quintile 5) (see Appendix Table B2.7).

For both Indigenous and other households, as expected, the rate of home ownership increased across each of the socioeconomic status groups (Figure 2.7). Specifically:

- for Indigenous households, the proportion owning their own home ranged from 25% of those living in the most disadvantaged areas to 55% in the most advantaged areas
- for other households, the proportion ranged from 57% in the most disadvantaged areas to 75% in the most advantaged areas.

Thus the rate of home ownership among Indigenous households living in the most *advantaged* areas (55%) was slightly below the rate for other households living in the most *disadvantaged* areas (57%).



Among Indigenous households, the proportion living in social housing ranged from 41% of those living in the most disadvantaged areas to 5% of those in the most advantaged areas. In contrast, among other households, the proportion living in such housing ranged from 12% to 1%, respectively.

2.6 Housing tenure by size of household

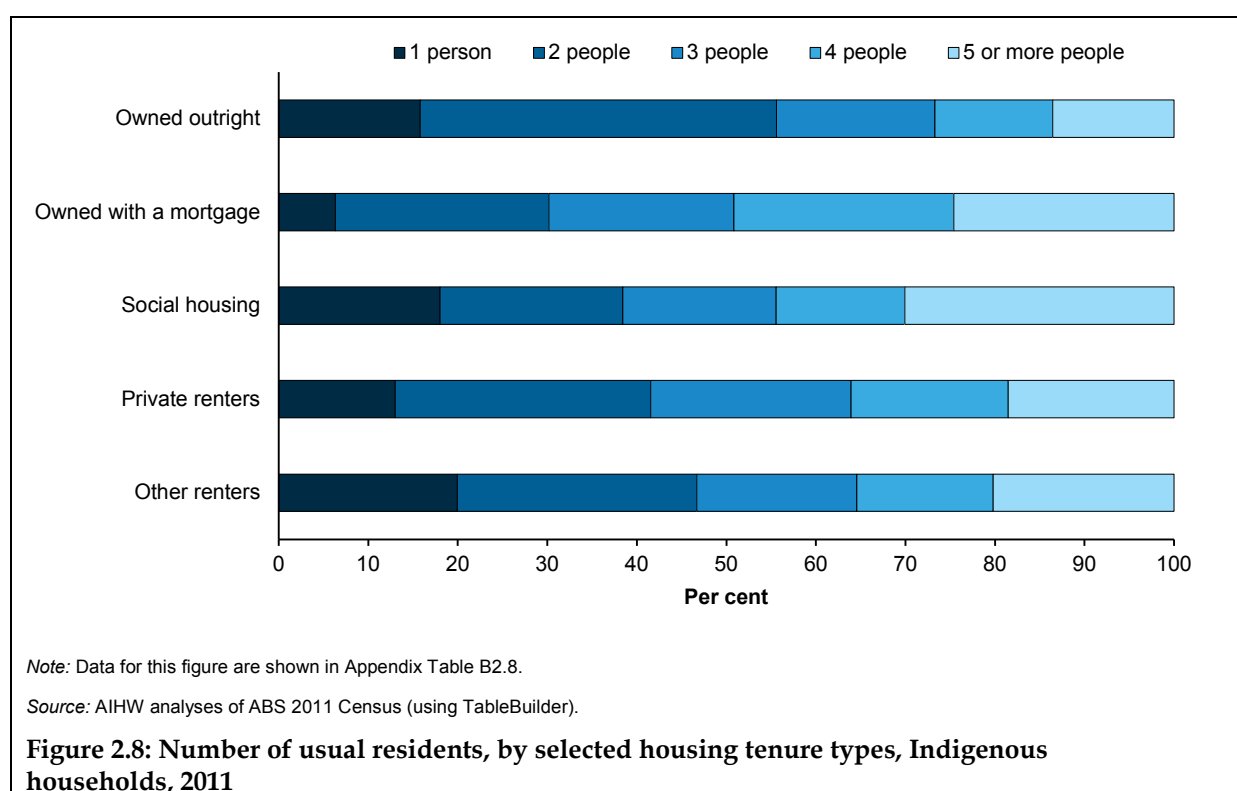
According to the 2011 Census, 81% of Indigenous households were family households, 14% were lone-person households, and 5% were group households (for example, unrelated adults). Indigenous households were more likely than other households to be one-family households (75% compared with 70%) or multiple-family households (6% and 2%), and they were less likely to be lone-person households (14% and 25%) (ABS 2012d; AIHW 2013a). Over three-quarters (77%) of Indigenous households consisted of less than 5 usual residents:

- 14% had one usual resident
- 26% had two
- 20% had three
- 18% had four usual residents.

The remaining 23% of Indigenous households had five or more usual residents (see Appendix Table B2.8). By comparison, 10% of other households had five or more usual residents. Taking all usual residents into account (that is, excluding visitors), the average size of Indigenous households was 3.3 people, compared with 2.6 people in other households (ABS 2012a).

The larger number of usual residents in Indigenous households may be partly due to cultural reasons, with multi-generation and multi-family households more common in Indigenous than non-Indigenous cultures (AIFS 2011; AIHW 2013a; DPMC 2008). However, it may also be partly due to socioeconomic reasons. Since the Indigenous population generally has lower incomes and higher unemployment rates than the non-Indigenous population, Indigenous individuals and families may be more likely to seek out house-sharing arrangements (AHURI 2008).

The number of usual residents in Indigenous households varied according to tenure type. Indigenous households living in social housing were most likely to consist of five or more usual residents (30%) (Figure 2.8). This compares with 21% of home owners and 19% of private renters. This finding is likely to be partly associated with the fact that Indigenous households in more remote areas of Australia tended to be larger, particularly so in *Very remote* areas where 45% of Indigenous households had five or more usual residents in 2011. The corresponding proportion was 28% for *Remote* areas, 21% for *Inner regional* and *Outer regional* areas combined, and 19% for *Major cities* (AIHW analyses of ABS 2011 Census).



Among Indigenous home owners, a difference was also observed among those with or without a mortgage – Indigenous households that owned their home outright were more likely than Indigenous households with a mortgage to consist of 1 person (16% and 6% respectively) and less likely to consist of 5 or more people (14% and 25%).

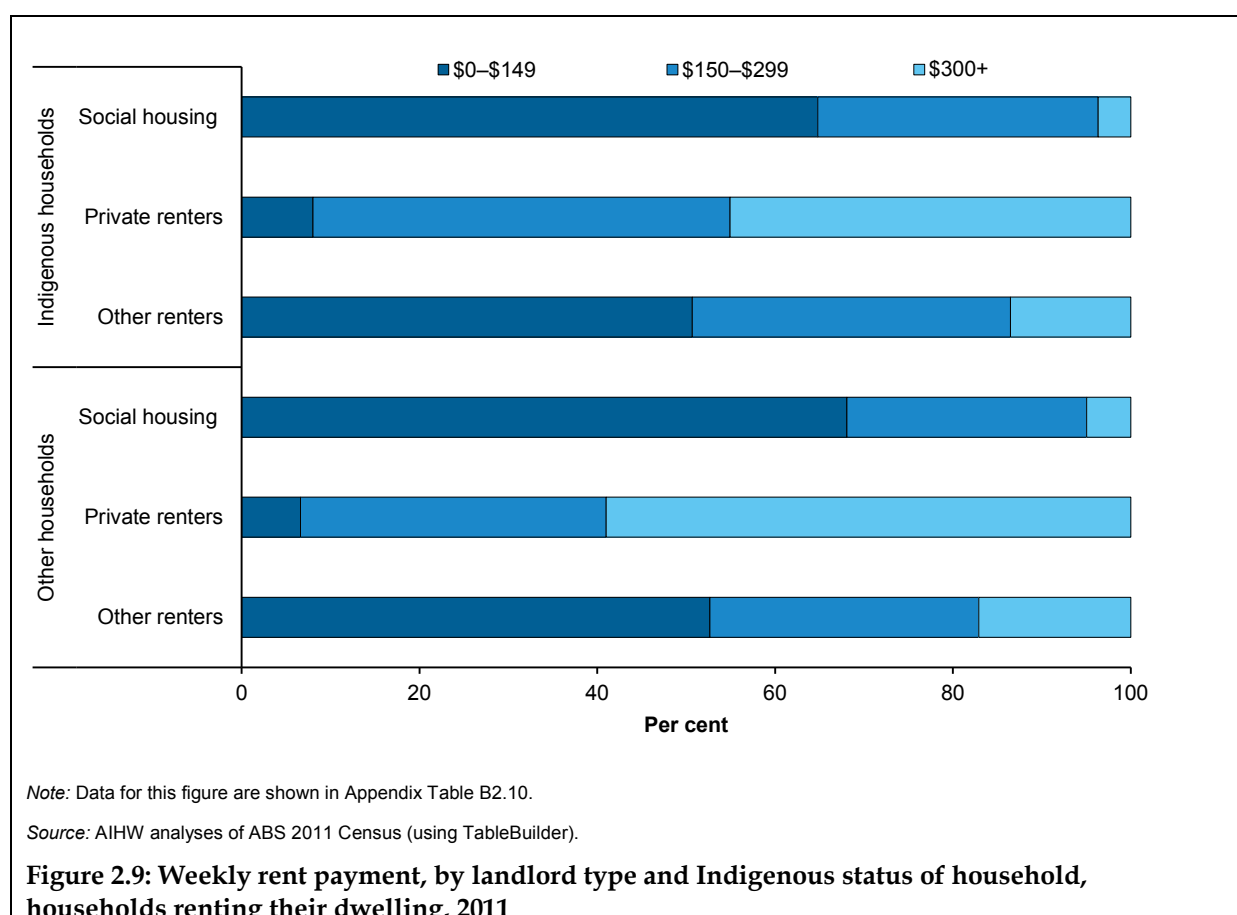
Other households living in social housing were substantially more likely than Indigenous households to be small households: 76% of other households living in social housing consisted of 1 or 2 usual residents compared with 38% of Indigenous households (Appendix Table B2.8).

2.7 Housing costs

The cost of housing reflects a number of factors, including the type and size of dwelling, its location, and its condition. It also reflects access to housing assistance. For example, households living in state owned and managed Indigenous housing (SOMIH) or public housing are generally charged below market rent payments. Meanwhile, Commonwealth Rent Assistance is paid to people on low and moderate incomes who are renting in the private housing market; it may also be payable to people living in SOMIH in New South Wales, in community housing or in Indigenous community housing (AIHW 2013b; SCRGSP 2014).

Among Indigenous households that owned their home and were paying off a mortgage on Census night in 2011, the median monthly mortgage payment was \$1,638 in 2011; this is somewhat lower than the median monthly payment of \$1,800 paid by other households that were home owners with a mortgage (Appendix Table B2.9).

Among those renting their home, the median weekly rent paid by Indigenous households was \$195 (Appendix Table B2.10). As expected, this amount varied by type of landlord. For those living in social housing, the median weekly rent was \$120, with almost 2 in 3 (65%) of these renters paying less than \$150 per week (Figure 2.9).



In contrast, the median weekly rent paid by Indigenous households renting privately was \$280 – more than double the amount paid by those in social housing. Among those renting privately, just under 1 in 10 (8%) paid less than \$150 per week, with 45% paying \$300 or

more a week. For Indigenous households that were 'other renters' (including those renting from their employer and those that did not indicate their landlord types), the median weekly rent was \$139 per week.

Compared with Indigenous households, the median weekly rent paid by other households that were renting their home was substantially higher – \$290 per week. This difference was driven by other households that were private renters paying more rent (median of \$320 per week); the median rent paid by other households in social housing was similar to that of Indigenous households (\$112 and \$120 respectively), as was the rent paid by 'other renters' (\$130 and \$139 respectively).

3 Overcrowding

Overcrowding can put stress on household infrastructure, such as food preparation areas, sewerage systems, and laundry facilities. In addition, it can adversely affect the physical and mental health of residents, as well as impact on non-health-related factors, such as education and employment opportunities (ABS 2011c; Booth & Carroll 2005; Howden-Chapman & Wilson 2000; Shaw 2004). As noted in Box 1.1, the prevalence of overcrowding is an area being addressed by the National Partnership Agreement on Remote Indigenous Housing. Overcrowding has also been identified by the COAG as an indicator of community health and wellbeing outcomes (SCRGSP 2011).

The concept of overcrowding can be a subjective one that is influenced by a number of factors including cultural and housing design considerations. Thus Indigenous people, and indeed other Australians, may be defined to be living in overcrowded conditions based on a particular standard but may themselves not feel their household is overcrowded (Keys Young 1998; Memmott et al. 2012).

Various approaches are used to define and measure the extent of overcrowding. The Canadian National Occupancy Standard (CNOS)—an internationally accepted measure that is widely used in Australia—is used in this paper. This standard takes into account both household size and composition (see Box 3.1). Households that require one or more extra bedrooms to meet this housing standard are considered to be overcrowded. The standard relates to usual residents; it does not include visitors.

Box 3.1: Canadian National Occupancy Standard

The CNOS is a commonly used standard to assess overcrowding in households. It measures the bedroom requirements of a household based on the number, sex, age and relationships of usual residents. For a household not to be considered as overcrowded, it specifies that:

- there should be no more than 2 people per bedroom
- children aged less than 5 of different sexes may reasonably share a bedroom
- children aged 5 or over of the opposite sex should have separate bedrooms
- children aged less than 18 of the same sex may reasonably share a bedroom
- single household members aged 18 or over should have a separate bedroom, as should parents or couples
- a lone person household may reasonably occupy a bed sitter.

Source: ABS 2011d.

The proportions of households that were overcrowded shown in this paper are based on those households for which the level of crowding could be determined (see Appendix A). In 2011, the level of crowding could be determined for 92% of Indigenous households and 95% of other households.

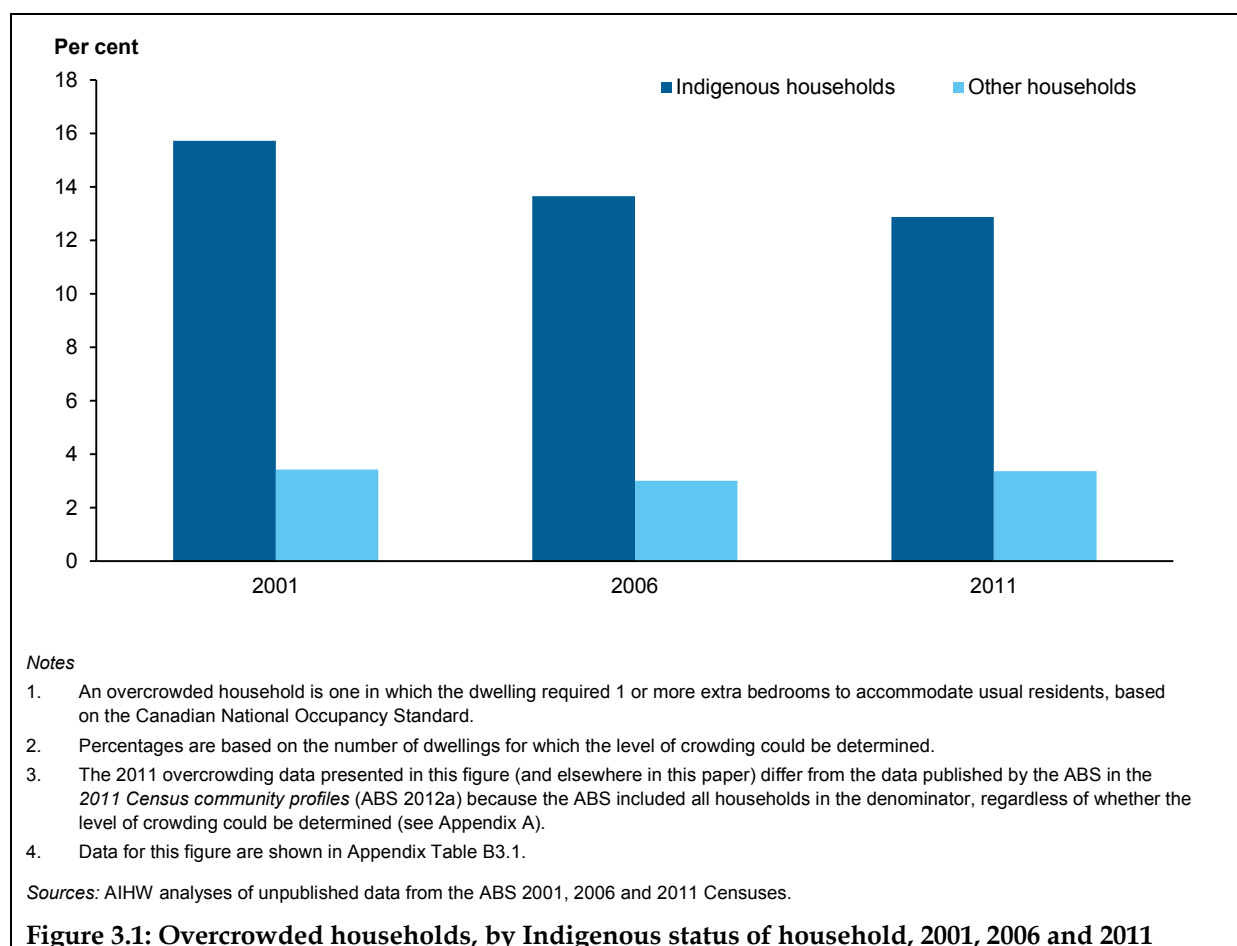
Note that among those households that are considered to be overcrowded, some will be considered to be severely crowded. A ‘severely’ crowded dwelling is defined as one that needs four or more extra bedrooms to accommodate the people who usually live there, according to the Canadian National Occupancy Standard (ABS 2012c). The ABS definition of homelessness includes people who are living in severely crowded dwellings. People in these

types of dwellings are considered homeless because they do not have control of, or access to space for social relations. For details about the number of Indigenous people living in severely crowded dwellings as estimated in the Census, see *Census of Population and Housing: Estimating homelessness, 2011* (ABS 2012c) or *Homelessness among Indigenous Australians* (AIHW 2014a).

3.1 Trends in overcrowding

Trends in overcrowding of Indigenous households

Almost 24,700 Indigenous households were considered to be overcrowded on Census night in 2011. Indigenous households were more than 3 times as likely as other households to be overcrowded, with 12.9% of Indigenous households and 3.4% of other households deemed to require one or more extra bedrooms in 2011 (Figure 3.1). The higher level of overcrowding among Indigenous households is associated with a number of factors, including cultural and social differences, higher levels of unmet demand for affordable housing, and lower income levels (ABS 2011c; SCRGSP 2011).



The proportion of Indigenous households that were considered to be overcrowded fell over time – from 15.7% in 2001 to 13.6% in 2006 and 12.9% in 2011 (Appendix Table B3.1), indicating a total decrease of 18% over the decade. In contrast, for other households, around 3% of households were considered to be overcrowded in each of the 3 Census years. These data suggest some narrowing of the difference of overcrowding levels over the decade. In 2001, the gap between Indigenous and other households in overcrowding levels was 12.3 percentage points; this was down to 9.5 percentage points in 2011 – indicating a narrowing of the gap of 3 percentage points.

Between 2006 and 2011, there was a substantial increase in the number of Indigenous households enumerated in the Censuses, with the majority of the increase occurring in non-remote areas of Australia (see Appendix A for further details). This may have had some effect on the observed decline in the proportion of Indigenous households that were overcrowded since overcrowding is more common among Indigenous households in more remote areas of Australia. However, as discussed in Section 3.3, even in some of the non-remote areas (namely, *Inner regional* areas and *Outer regional* areas), a decrease in overcrowding among Indigenous households was observed between the 2 Censuses. This did not apply to those in *Major cities*, however, where the proportion of Indigenous households that were overcrowded remained relatively stable between 2006 and 2011 (9.4% and 9.7% respectively).

Trends in overcrowding of Indigenous people

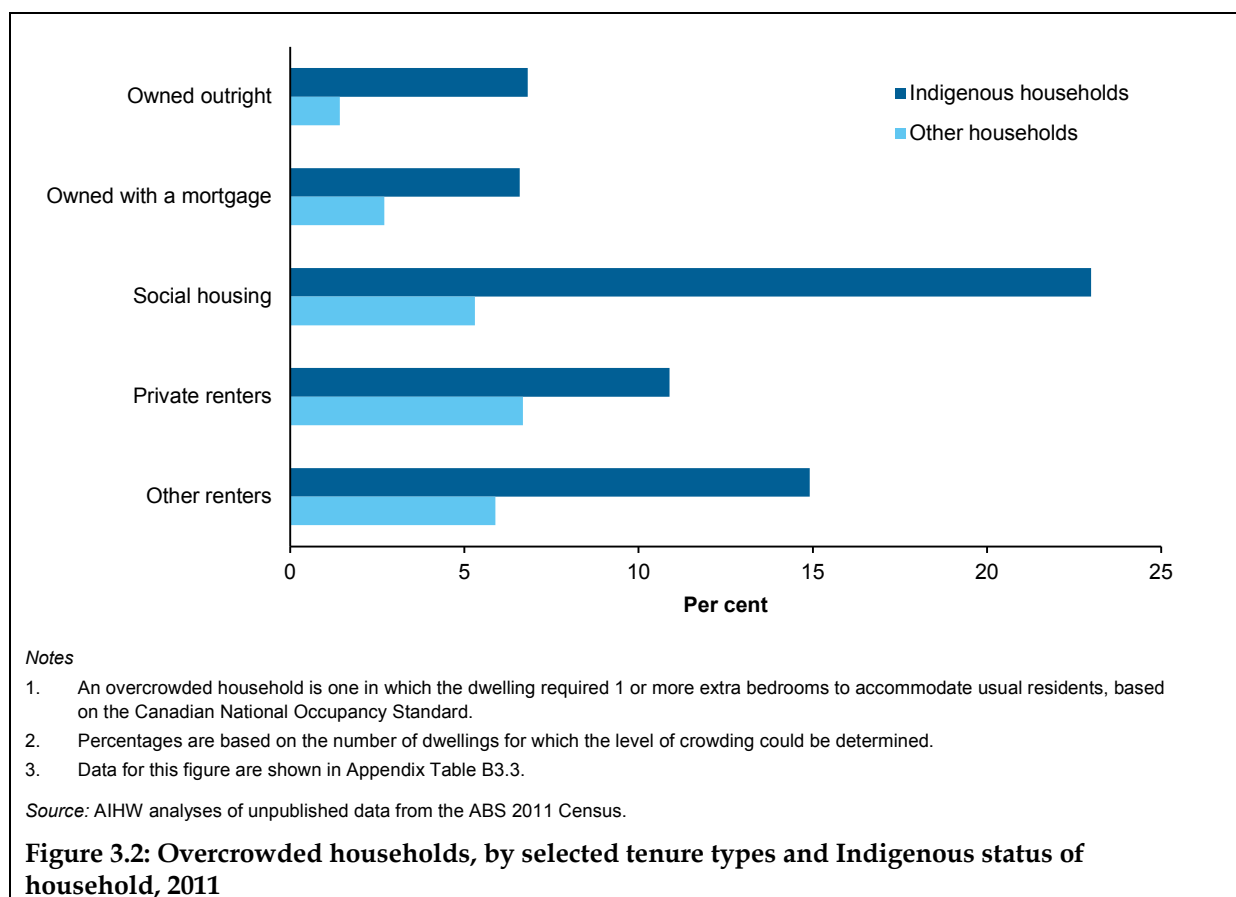
In addition to information about Indigenous *households*, data are also available on the number of Indigenous *people* living in overcrowded households. On Census night, almost 115,600 Indigenous people lived in overcrowded households – this represents 25% of Indigenous people who were enumerated at home in private dwellings on Census night (Appendix Table B3.2). This is down from 31% in 2001 and 27% in 2006, indicating an overall decline of 17% (or 5 percentage points) in the proportion of Indigenous people living in overcrowded households between 2001 and 2011.

3.2 Overcrowding by housing tenure

The rate of overcrowding among Indigenous households varied according to housing tenure, with higher rates among those living in social housing (23%) than all of the other tenure types (Figure 3.2). In contrast, Indigenous home owners with or without a mortgage had the lowest rates of overcrowding (both 7%), while 11% of Indigenous households renting privately were considered to be overcrowded.

Among other households, the highest rate of overcrowding was observed among those renting privately (7%), while home owners had the lowest rate (2%).

When overcrowding levels for Indigenous and other households are compared, a particularly large gap is noticeable for those living in social housing – 23% of Indigenous households and 5% of other households were overcrowded (a rate ratio of 4.3). In contrast, there was a much smaller gap among private renters – 11% and 7% respectively (a rate ratio of 1.6).

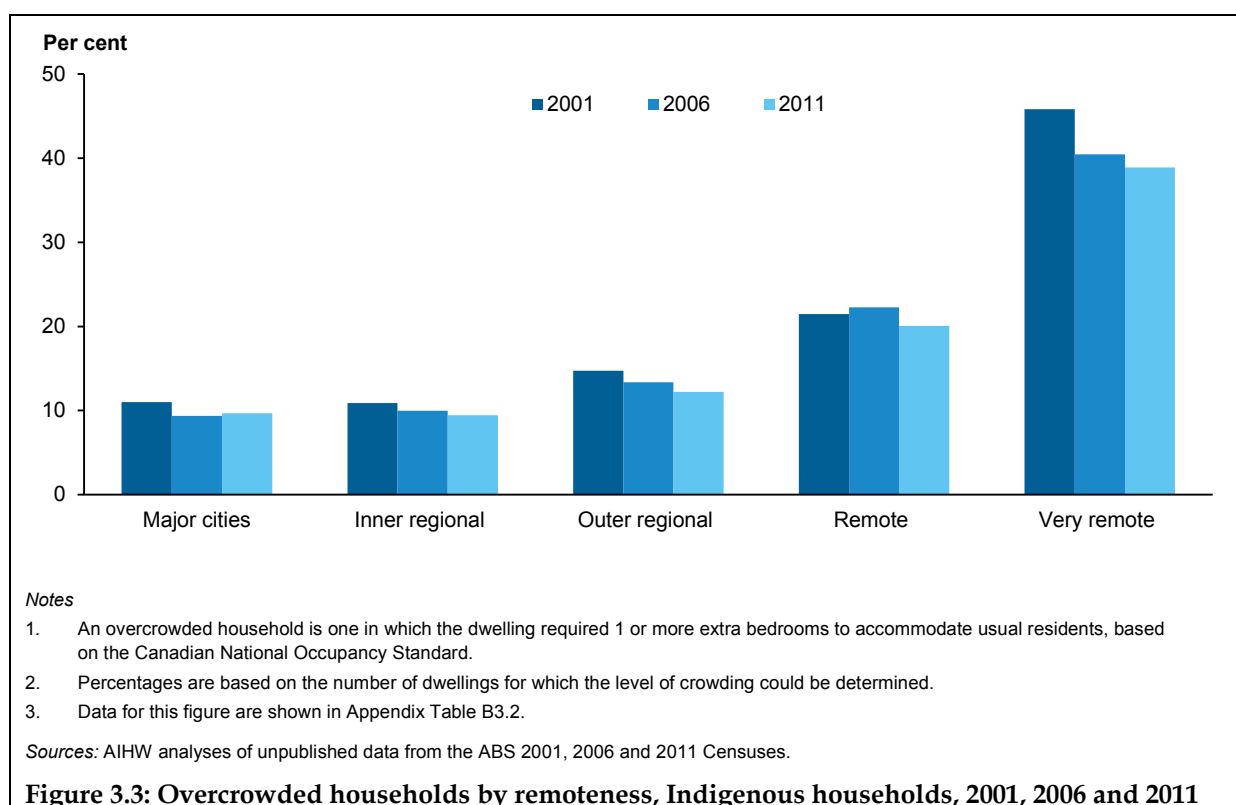


3.3 Overcrowding by remoteness

Trends in overcrowding of Indigenous households by remoteness

Overcrowding increased with remoteness, with between 10% and 12% of Indigenous households in non-remote areas living in overcrowded conditions, 20% in *Remote* areas and 39% in *Very remote* areas in 2011 (Figure 3.3). Much of this difference is due to the high levels of overcrowding in social housing in more remote areas of Australia, with 46% of Indigenous households in social housing in *Very remote* areas considered to be overcrowded, as were 31% in *Remote* areas (Appendix Table B3.4).

Despite overcrowding being substantially more common in remote areas, there are more overcrowded Indigenous households in non-remote areas than in remote areas. In 2011, the number of overcrowded Indigenous households in *Major cities* alone (7,678 households) was similar to the number in *Remote* and *Very remote* areas collectively (7,587), with an additional 9,431 overcrowded Indigenous households living in regional areas (Appendix Table B3.2).



Between 2001 and 2011, the rate of overcrowding among Indigenous households declined to some degree in each of the remoteness areas. However, the decline was most substantial in *Very remote* areas, with a drop from 46% in 2001 to 41% in 2006, and to 39% in 2011 (Figure 3.3). This decline is likely to be at least partly due to the building of new housing and refurbishment of existing houses in remote Indigenous communities under the NPARIH (see Box 1.1). Note that substantial additional work took place under the NPARIH after the 2011 Census and the full impact of this work is not reflected in these data (DSS 2013b).

Trends in overcrowding of Indigenous people by remoteness

Consistent with the trends for Indigenous *households*, the proportion of Indigenous *people* in overcrowded dwellings also fell over the decade for each of the remoteness areas and, again, the decline in *Very remote* areas was particularly large. In 2001, 70% of Indigenous people who were enumerated at home in *Very remote* areas lived in an overcrowded household; this was down to 64% in 2011 (Appendix Table B3.2).

3.4 Overcrowding by state or territory

Overcrowding of Indigenous households by state and territory

Jurisdictional differences are also found in the rates of overcrowding (Table 3.1). In 2011, Queensland had the largest number of overcrowded Indigenous households (7,351) followed by New South Wales (6,754). The highest rates of overcrowding among Indigenous households were in the Northern Territory (38%), followed by Western Australia (16%) and Queensland (14%). Thus the rate of overcrowding among Indigenous households in the Northern Territory was more than double that for the jurisdiction with the next highest rate.

Table 3.1: Overcrowding^(a), Indigenous households and Indigenous people, by state and territory, 2011

State/territory	Households		People ^(b)	
	Number	Per cent ^(c)	Number	Per cent ^(c)
New South Wales	6,754	9.9	23,464	16.1
Victoria	1,510	9.0	4,299	13.4
Queensland	7,351	13.6	33,015	25.4
Western Australia	3,105	15.6	16,532	30.8
South Australia	1,215	10.7	5,319	21.5
Tasmania	561	6.4	1,742	10.1
Australian Capital Territory	156	6.9	543	12.4
Northern Territory	4,037	37.5	30,581	65.5
Australia^(d)	24,697	12.9	115,558	25.4

(a) Dwelling required 1 or more extra bedrooms to accommodate usual residents, based on the Canadian National Occupancy Standard.

(b) Includes usual residents (that is, excludes visitors) in occupied private dwellings.

(c) Only those households for which the level of crowding could be determined are included.

(d) Includes 'Other territories'.

Source: AIHW analyses of unpublished data from the ABS 2011 Census.

Across each of the states and territories, the level of overcrowding among Indigenous households decreased between 2001 and 2011, although the degree of decline varied, with more substantial falls in Western Australia (from 19% to 16%) and the Northern Territory (from 41% to 38%) (Appendix Table B3.5).

Overcrowding of Indigenous people by state and territory

For the most part, the findings regarding overcrowding of Indigenous *households* by jurisdiction were consistent with those for Indigenous *people* (Table 3.1). However, there were a few exceptions. In particular, while the most substantial decline in the proportion of overcrowded households occurred in Western Australia and the Northern Territory, the most substantial decline in the number of Indigenous people who lived in overcrowded dwellings was in the South Australia – with a fall from 29% in 2001 to 22% in 2011 (Appendix Table B3.5).

Appendix A: Data source

Data from the ABS Census of Population and Housing are used in this paper to describe the housing circumstances of Indigenous (and other) households. The Census is conducted by the ABS every five years with the most recent Census conducted on 9 August 2011. The aim of the Census is to accurately measure the number and selected characteristics of people who are in Australia on Census night, and the dwellings in which they live (ABS 2011b).

The Census provides information about housing circumstances in relation to one point in time – namely Census night. In all of the analyses shown in this paper:

- Only people/households in occupied *private* dwellings on Census night are considered. Thus those who were in non-private dwellings – such as hotels, motels, prisons, boarding schools, and hospitals – were excluded. In the 2011 Census, 95% of Indigenous people were enumerated in private dwellings (AIHW analyses of Census).
- Visitors in households were excluded – this applied to 4.3% of Indigenous people enumerated in private dwellings.
- Family, lone person and group households (and people in such households) were included. Households for which the household type could not be classified – namely ‘Visitors only’ and ‘Other non-classifiable’ households – were excluded since the Indigenous status of such households is not determined by the ABS. In the 2011 Census, 1.3% of people in private dwellings were enumerated in households that could not be classified (AIHW analyses of Census data).

Indigenous identification

The question on the Census form about Indigenous status is the standard question that asks each person to indicate if they are of Aboriginal and/or Torres Strait Islander origin (ABS 1999; AIHW 2012).

In 2011, the non-response rate for the Indigenous status variable was 4.9% (5.7% in 2006) (ABS 2012b). Thus the total count of people with missing information about their Indigenous status is almost twice the size of the count of people identifying as Indigenous (2.5% in 2011). The non-response rate for this item tended to be lower for Census forms used in Indigenous communities due to the use of interviewers to collect the information and scrutiny by other field staff prior to forms being sent for processing. Of the 83,900 people whose response was collected using the Interviewer Household Form, 0.5% (450 records) had an unknown Indigenous status (ABS 2013b).

An Indigenous household is any household where at least one usual resident identified as an Aboriginal and/or Torres Strait Islander person. The Indigenous status of the household is not determined for ‘Visitors only’ and ‘Other non-classifiable’ household types (ABS 2011a).

Increase in counts of Indigenous people and households

Since the variable about Indigenous status is collected through self-identification, any change in identification will affect the count of Indigenous people – and, in turn, Indigenous households – over time. Since the 1971 Census there has been an upward trend in the number of Indigenous people enumerated in each Census. In regard to the time period covered in this paper, there was a particularly large increase of 21% (93,300 people) between

2006 and 2011 (ABS 2013b). This compares with an increase of 9% of non-Indigenous people (AIHW analyses of ABS 2007 & ABS 2012a).

Factors that contributed to the relatively large increase in the count of Indigenous people include demographic changes (for example, births and deaths), and an increased propensity for people to identify themselves (and, if applicable, their children) as Indigenous (ABS 2013b). Other reasons are thought to include the strategies that were employed in the 2011 Census to improve enumeration of Indigenous people, and a decrease in the number of Census records with an unknown Indigenous status.

In regard to the number of households (in private dwellings and excluding households that could not be classified), Census data suggest that there were 25% (42,400) more Indigenous households in 2011 than in 2006, compared with an 8% in the number of other Australian households (AIHW analyses of ABS 2007 & ABS 2012a). As was the case for the increased counts of Indigenous *people* (ABS 2013b), between the 2006 and the 2011 Censuses:

- the vast majority (94%) of the increase in the number of Indigenous *households* occurred in non-remote areas (47% in *Major cities*, 26% in *Inner regional* areas, 21% in *Outer regional* areas) rather than remote areas (6% in *Remote* and *Very remote* areas combined)
- over two-thirds (69%) of the increase was in New South Wales (39%) and Queensland (30%) (AIHW analyses of Census data).

Tenure and landlord type

For occupied private dwellings, information is collected in the Census about whether the dwelling is owned, being purchased, rented, or occupied under another arrangement (ABS 2011a). For those that are renting, additional information is collected about who the dwelling is rented from. The non-response rate for this variable was 6.1% in the 2011 Census (7.1% in 2006) (ABS 2012b).

In this paper, a distinction is made between the following tenure types:

- home owners who owned their home outright
- home owners who owned their home with a mortgage; homes being purchased under a rent/buy scheme (that is, households that are both purchasing some equity in the dwelling and paying rent for the remainder) are included in this category
- social housing – refers to those renting from a state or territory housing authority, or from a community housing provider (regardless of whether they are renting through a mainstream social housing program or an Indigenous-specific program)
- private renter – refers to those who were renting from a real estate agent, or from a person not in the same households (parent, other relative or other person)
- other renters – includes those:
 - renting from other types of landlords – for example, through an employer (government employer or other employer) or residential park (including caravan parks and marinas)
 - renters where the landlord type was not stated
- other tenure type – includes dwellings being occupied under a life tenure scheme (that is, households or individuals who have a 'life tenure' contract to live in the dwelling but usually do not have any equity in the dwelling; this is a common arrangement in retirement villages)

- tenure type not stated.

Note that all data in this paper about social housing tenants is shown as the one category, without distinction between those renting from a 'state or territory housing authority' and those renting from a 'community housing provider'. This is due to data quality concerns. As described in Appendix B of AIHW 2014b, there is a discrepancy between Census and administrative data in the amount of social housing provided by state and territory governments versus by the community housing sector. The main reason for this discrepancy is thought to be the self-report nature of Census data. Some social housing tenants may select the incorrect landlord category when responding to the Census form, with possible reasons being they were not aware of who their housing provider was or how to classify their provider into the categories provided on the Census form. For this reason, information about social housing from Census data is only shown as the one category in this paper.

Note also that the number of households reported to be living in social housing in Census data is substantially lower than the number derived from the AIHW social housing administrative data collections. Census data suggest there were 15% fewer Indigenous households living in social housing in 2011 than the administrative data collections do; for all households, Census data suggest a shortfall of 11%. This is due to a number of factors, including Census undercount of people, missing information about Indigenous status and only dwellings occupied on Census night being captured in the Census (see AIHW 2014b: Appendix B for further details). The administrative data collections are considered to provide the more complete count of households living in social housing. Data from the two collections on the *proportion* of households living in social housing are more similar.

Socioeconomic status

In this paper, the Index of Relative Socio-Economic Advantage and Disadvantage was used to indicate socioeconomic status. This index is based on factors such as average household income, education levels, unemployment rates, occupation and housing characteristics (ABS 2013c). Like the other ABS SEIFA indexes, the IRSAD is an area-based measure of socioeconomic status—rather than a person-based measure—in which small areas of Australia are classified on a continuum from disadvantaged to affluent. This information is used as a proxy for the socioeconomic status of people living in those areas and may not be correct for each person living in that area. In this paper, the first socioeconomic status group (labelled '1') corresponds to geographical areas containing the 20% of the population with the lowest socioeconomic status according to the IRSAD, and the fifth group corresponds to the 20% of the population with the highest socioeconomic status.

Overcrowding

As noted in Section 3, the proportions of households that were overcrowded shown in this paper pertain to households for which the level of crowding could be determined. The level of crowding could not be determined for two types of households:

- those for which information on the number of bedrooms in the dwelling was not available
- in some cases, households where one or more usual resident (apart from a spouse) was temporarily absent on Census night.

In 2011, overcrowding could be determined for 92% of Indigenous households and 95% of other households. In contrast, ABS data about the level of overcrowding of Indigenous and

other households as published in the *2011 Census community profiles* (ABS 2012a: Table I04) is based on all households (including those for which crowding could not be determined). Thus the proportions of overcrowding shown in this paper differ from those published by the ABS.

Other technical notes

Census data are randomly adjusted by the ABS to avoid the release of confidential information; as a result, data in any one table/figure may vary slightly from corresponding data presented in other tables/figures in this paper or in other reports.

Throughout the paper, counts of Indigenous (and other) households/people as enumerated in the Census are used when calculating proportions (not estimated resident populations).

Census data for 2001 that are shown in this paper are unpublished data provided by the ABS. These data differ from those published in the *2001 Census Community profiles* (ABS 2002) since in that series, the ABS defined an Indigenous household in a different way from that used in the 2006 and 2011 Census. In 2001, rather than consider the Indigenous status of all residents in households, only the Indigenous status of the reference person and/or spouse/partner were considered.

Appendix B: Additional tables

Table B2.1: Tenure type, by Indigenous status of household, 2011

Tenure type	Number			Per cent		
	Indigenous	Other	Total	Indigenous	Other	Total
Home owners						
Owned outright	23,332	2,464,815	2,488,147	11.2	32.6	32.1
Owned with a mortgage	51,761	2,657,671	2,709,432	24.8	35.2	34.9
<i>Total home owners</i>	<i>75,093</i>	<i>5,122,486</i>	<i>5,197,579</i>	<i>35.9</i>	<i>67.8</i>	<i>67.0</i>
Renters						
Social housing ^(a)	54,893	311,171	366,064	26.3	4.1	4.7
Private renters	60,841	1,707,920	1,768,761	29.1	22.6	22.8
Other renters	8,365	154,268	162,633	4.0	2.0	2.1
<i>Total renters</i>	<i>124,099</i>	<i>2,173,359</i>	<i>2,297,458</i>	<i>59.4</i>	<i>28.8</i>	<i>29.6</i>
Other tenure type	1,518	68,555	70,073	0.7	0.9	0.9
Tenure type not stated	8,339	186,873	195,212	4.0	2.5	2.5
Total	209,049	7,551,273	7,760,322	100.0	100.0	100.0

(a) As noted in Appendix A, the number of households reported to be living in social housing from the Census is substantially lower than the number derived from the AIHW social housing administrative data collections. The administrative data collections are considered to provide the more complete count of households living in social housing. Data on the *proportion* of households living in social housing from the Census and the administrative data collections are more similar. See AIHW 2014b for more information about how Census and administrative data on households living in social housing compare.

Source: ABS 2012a: Table I10.

Table B2.2: Tenure type, Indigenous households, Indigenous people, and people in Indigenous households, 2011

Tenure type	Number			Per cent		
	Indigenous households ^(a)	Indigenous people ^(b)	People in Indigenous households ^(c)	Indigenous households ^(a)	Indigenous people ^(b)	People in Indigenous households ^(c)
Home owners						
Owned outright	23,332	39,439	63,534	11.2	8.0	9.4
Owned with a mortgage	51,761	112,837	177,485	24.8	22.9	26.1
<i>Total home owners</i>	<i>75,093</i>	<i>152,276</i>	<i>241,019</i>	<i>35.9</i>	<i>30.9</i>	<i>35.5</i>
Renters						
Social housing	54,893	177,082	199,483	26.3	35.9	29.4
Private renters	60,841	122,948	185,986	29.1	24.9	27.4
Other renters	8,365	18,855	25,177	4.0	3.8	3.7
<i>Total renters</i>	<i>124,099</i>	<i>318,885</i>	<i>410,646</i>	<i>59.4</i>	<i>64.7</i>	<i>60.5</i>
Other tenure type	1,518	3,392	4,485	0.7	0.7	0.7
Tenure type not stated	8,339	18,419	22,919	4.0	3.7	3.4
Total	209,049	492,972	679,069	100.0	100.0	100.0

(a) Includes households in occupied private dwellings as enumerated in the Census. Excludes 'Visitors only' and 'Other non-classifiable' household types.

(b) Includes usual residents (that is, excludes visitors) in occupied private dwellings as enumerated in the Census. Excludes people in 'Visitors only' and 'Other non-classifiable' household types.

(c) Includes usual residents (that is, excludes visitors) in occupied private dwellings as enumerated in the Census. People in Indigenous households may be Indigenous or non-Indigenous. Excludes people in 'Visitors only' and 'Other non-classifiable' household types.

Sources: ABS 2012a; AIHW analyses of unpublished data from the ABS 2011 Census.

Table B2.3: Tenure type, Indigenous people, 2001, 2006 and 2011

Tenure type	Number			Per cent		
	2001	2006	2011	2001	2006	2011
Home owners						
Owned outright	33,791	32,117	39,439	9.1	7.8	8.0
Owned with a mortgage	63,789	86,546	112,837	17.2	21.1	22.9
<i>Total home owners</i>	<i>97,580</i>	<i>118,663</i>	<i>152,276</i>	<i>26.3</i>	<i>28.9</i>	<i>30.9</i>
Renters						
Social housing	160,711	163,607	177,082	43.3	39.8	35.9
Private renters	80,453	90,944	122,948	21.7	22.2	24.9
Other renters	17,262	16,533	18,855	4.6	4.0	3.8
<i>Total renters</i>	<i>258,426</i>	<i>271,084</i>	<i>318,885</i>	<i>69.6</i>	<i>66.0</i>	<i>64.7</i>
Other tenure type	5,072	3,035	3,392	1.4	0.7	0.7
Tenure type not stated	10,488	17,777	18,419	2.8	4.3	3.7
Total	371,566	410,559	492,972	100.0	100.0	100.0

Sources: AIHW analyses of unpublished data from the ABS 2001, 2006 and 2011 Censuses.

Table B2.4: Tenure type, by remoteness^(a), Indigenous households, 2001, 2006 and 2011 (per cent)

Tenure type	Major cities			Inner regional			Outer regional			Remote		
	2001	2006	2011	2001	2006	2011	2001	2006	2011	2001	2006	2011
Home owners												
Owned outright	12.7	10.7	10.9	14.4	12.2	12.4	13.9	12.7	12.4	11.7	10.3	10.2
Owned with a mortgage	23.2	26.0	27.8	22.6	26.5	27.8	18.6	23.9	24.3	12.5	15.6	16.6
<i>Total home owners</i>	<i>35.9</i>	<i>36.7</i>	<i>38.7</i>	<i>37.0</i>	<i>38.6</i>	<i>40.2</i>	<i>32.5</i>	<i>36.6</i>	<i>36.7</i>	<i>24.3</i>	<i>26.0</i>	<i>26.7</i>
Renters												
Social housing	25.0	23.2	21.9	23.4	22.8	19.7	29.5	26.5	24.0	43.6	42.0	39.9
Private renters	32.4	32.5	33.0	32.5	30.7	32.9	27.5	25.3	29.2	14.8	14.3	14.8
Other renters	3.1	2.7	2.3	3.8	3.5	3.1	5.6	5.3	4.8	10.1	8.6	10.2
<i>Total renters</i>	<i>60.4</i>	<i>58.4</i>	<i>57.2</i>	<i>59.7</i>	<i>57.1</i>	<i>55.7</i>	<i>62.6</i>	<i>57.2</i>	<i>58.0</i>	<i>68.5</i>	<i>64.9</i>	<i>64.9</i>
Other tenure type	1.1	0.6	0.7	1.1	0.6	0.5	1.2	0.6	0.7	1.8	1.0	1.2
Tenure type not stated	2.6	4.4	3.4	2.3	3.8	3.5	3.8	5.7	4.6	5.4	8.1	7.2
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	54,832	66,332	86,199	33,301	40,458	51,497	32,696	35,539	44,422	10,180	11,197	11,846

(continued)

Table B2.4 (continued): Tenure type, by remoteness^(a), Indigenous households, 2001, 2006 and 2011 (per cent)

Tenure type	Very remote			Remote and Very remote combined			Total		
	2001	2006	2011	2001	2006	2011	2001	2006	2011
Home owners									
Owned outright	5.0	4.9	5.2	7.9	7.4	7.4	12.6	11.0	11.2
Owned with a mortgage	3.1	3.6	5.0	7.2	9.1	10.1	19.4	23.2	24.8
<i>Total home owners</i>	<i>8.1</i>	<i>8.5</i>	<i>10.3</i>	<i>15.1</i>	<i>16.6</i>	<i>17.5</i>	<i>32.0</i>	<i>34.2</i>	<i>35.9</i>
Renters									
Social housing	71.1	72.4	69.9	59.3	58.4	56.7	31.3	29.0	26.3
Private renters	3.5	3.0	4.7	8.4	8.2	9.1	27.4	27.0	29.1
Other renters	9.1	8.5	9.5	9.5	8.6	9.8	4.9	4.3	4.0
<i>Total renters</i>	<i>83.7</i>	<i>83.9</i>	<i>84.0</i>	<i>77.2</i>	<i>75.2</i>	<i>75.6</i>	<i>63.5</i>	<i>60.2</i>	<i>59.4</i>
Other tenure type	2.8	1.8	1.5	2.4	1.5	1.3	1.3	0.7	0.7
Tenure type not stated	5.3	5.7	4.3	5.4	6.8	5.6	3.2	4.9	4.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	13,484	13,142	15,086	23,664	24,339	26,932	144,493	166,668	209,050

(a) For 2001 and 2006, remoteness areas are based on the Australian Standard Geographical Classification (ABS 2006); for 2011, they are based on the Australian Statistical Geography Standard (ABS 2013a).

Sources: AIHW analyses of unpublished data from the ABS 2001 and 2006 Censuses; AIHW analyses of ABS 2011 Census (using TableBuilder).

Table B2.5: Tenure type, by state and territory, Indigenous households, 2011 (per cent)

Tenure type	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust^(a)
Home owners									
Owned outright	13.3	13.2	9.4	8.6	9.6	17.8	8.9	4.8	11.2
Owned with a mortgage	26.0	27.6	23.2	23.0	24.5	33.7	32.9	15.3	24.8
<i>Total home owners</i>	<i>39.3</i>	<i>40.8</i>	<i>32.6</i>	<i>31.6</i>	<i>34.1</i>	<i>51.5</i>	<i>41.8</i>	<i>20.1</i>	<i>35.9</i>
Renters									
Social housing	23.0	20.2	23.5	35.5	32.1	16.0	27.6	54.0	26.3
Private renters	30.3	31.1	35.2	20.9	24.7	26.0	25.6	11.7	29.1
Other renters	3.0	2.7	4.6	6.2	3.4	3.3	2.2	6.1	4.0
<i>Total renters</i>	<i>56.3</i>	<i>54.0</i>	<i>63.3</i>	<i>62.7</i>	<i>60.2</i>	<i>45.3</i>	<i>55.4</i>	<i>71.7</i>	<i>59.4</i>
Other tenure type	0.7	0.8	0.6	0.7	1.1	0.5	0.4	1.4	0.7
Tenure type not stated	3.6	4.4	3.5	5.0	4.6	2.6	2.5	6.7	4.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	73,910	18,317	58,519	22,135	12,342	9,421	2,448	11,892	209,049
Proportion living in Remote or Very remote areas (%)	3.6	0.2	13.4	30.8	11.3	3.4	0.0	65.9	12.9

(a) Includes 'Other territories'.

Source: AIHW analyses of ABS 2012a.

Table B2.6: Tenure type, by state and territory, Indigenous households, 2001, 2006 and 2011 (per cent)

Tenure type	New South Wales			Victoria			Queensland			Western Australia		
	2001	2006	2011	2001	2006	2011	2001	2006	2011	2001	2006	2011
Home owners												
Owned outright	15.6	13.2	13.3	16.1	13.3	13.2	11.1	9.8	9.4	8.0	7.7	8.6
Owned with a mortgage	19.2	23.0	26.0	24.4	26.8	27.6	17.5	22.2	23.2	19.9	22.7	23.0
<i>Total home owners</i>	<i>34.8</i>	<i>36.2</i>	<i>39.3</i>	<i>40.5</i>	<i>40.1</i>	<i>40.8</i>	<i>28.6</i>	<i>31.9</i>	<i>32.6</i>	<i>27.9</i>	<i>30.4</i>	<i>31.6</i>
Renters												
Social housing	27.9	26.0	23.0	22.5	22.0	20.2	27.0	25.4	23.5	41.0	37.1	35.5
Private renters	29.3	29.4	30.3	28.6	28.8	31.1	34.6	32.1	35.2	20.2	20.3	20.9
Other renters	4.3	3.6	3.0	4.0	3.0	2.7	5.5	5.5	4.6	5.8	4.9	6.2
<i>Total renters</i>	<i>61.5</i>	<i>59.0</i>	<i>56.3</i>	<i>55.1</i>	<i>53.8</i>	<i>54.0</i>	<i>67.1</i>	<i>63.1</i>	<i>63.3</i>	<i>67.0</i>	<i>62.4</i>	<i>62.7</i>
Other tenure type	1.3	0.6	0.7	1.4	0.8	0.8	1.3	0.6	0.6	1.2	0.8	0.7
Tenure type not stated	2.5	4.2	3.6	3.0	5.3	4.4	3.1	4.3	3.5	3.9	6.4	5.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	48,234	57,245	73,910	11,510	14,154	18,317	39,417	45,938	58,519	17,235	18,379	22,135

(continued)

Table B2.6 (continued): Tenure type, by state and territory, Indigenous households, 2001, 2006 and 2011 (per cent)

Tenure type	South Australia			Tasmania			Australian Capital Territory			Northern Territory		
	2001	2006	2011	2001	2006	2011	2001	2006	2011	2001	2006	2011
Home owners												
Owned outright	10.6	9.4	9.6	20.9	18.1	17.8	9.4	8.8	8.9	4.5	4.5	4.8
Owned with a mortgage	20.0	24.5	24.5	32.2	34.5	33.7	29.9	32.9	32.9	10.8	13.8	15.3
<i>Total home owners</i>	<i>30.5</i>	<i>33.9</i>	<i>34.1</i>	<i>53.0</i>	<i>52.7</i>	<i>51.5</i>	<i>39.3</i>	<i>41.7</i>	<i>41.8</i>	<i>15.2</i>	<i>18.3</i>	<i>20.1</i>
Renters												
Social housing	39.8	35.3	32.1	17.6	17.6	16.0	27.1	28.6	27.6	58.8	56.5	54.0
Private renters	20.8	20.6	24.7	23.6	23.2	26.0	28.9	25.3	25.6	10.2	10.6	11.7
Other renters	5.0	3.9	3.4	3.0	3.3	3.3	2.3	1.9	2.2	5.6	4.9	6.1
<i>Total renters</i>	<i>65.5</i>	<i>59.8</i>	<i>60.2</i>	<i>44.1</i>	<i>44.1</i>	<i>45.3</i>	<i>58.4</i>	<i>55.9</i>	<i>55.4</i>	<i>74.6</i>	<i>72.0</i>	<i>71.7</i>
Other tenure type	1.3	0.7	1.1	1.1	0.6	0.5	0.6	0.7	0.4	1.9	1.0	1.4
Tenure type not stated	2.7	5.6	4.6	1.7	2.7	2.6	1.7	1.7	2.5	8.3	8.7	6.7
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	8,585	9,951	12,342	7,236	7,921	9,421	1,590	1,812	2,448	10,619	11,198	11,892

Sources: AIHW analyses of unpublished data from the ABS 2001 Census; AIHW analyses of ABS 2007 & ABS 2012a.

Table B2.7: Tenure type, by socioeconomic status^(a), by Indigenous status of household, 2011

Tenure type	Quintile 1 (most disadvantaged)	Quintile 2	Quintile 3	Quintile 4	Quintile 5 (most advantaged)	Total ^(b)
Indigenous households						
Home owners						
Owned outright	9.0	12.3	13.0	13.7	14.5	11.2
Owned with a mortgage	15.9	28.0	33.3	36.0	40.4	24.8
<i>Total home owners</i>	<i>24.9</i>	<i>40.3</i>	<i>46.2</i>	<i>49.7</i>	<i>54.9</i>	<i>36.0</i>
Renters						
Social housing	40.8	18.0	13.6	9.7	5.3	26.1
Private renters	25.0	33.5	32.2	31.6	32.4	29.2
Other renters	3.7	3.7	4.1	5.4	4.6	4.0
<i>Total renters</i>	<i>69.6</i>	<i>55.2</i>	<i>49.8</i>	<i>46.8</i>	<i>42.2</i>	<i>59.3</i>
Other tenure type	0.8	0.7	0.7	0.7	0.7	0.7
Tenure type not stated	4.8	3.8	3.2	2.8	2.2	4.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	94,922	47,551	32,028	21,813	11,957	208,271
Other households						
Home owners						
Owned outright	31.2	32.6	32.9	32.4	34.1	32.6
Owned with a mortgage	25.7	33.6	37.0	39.2	41.1	35.2
<i>Total home owners</i>	<i>56.9</i>	<i>66.3</i>	<i>69.9</i>	<i>71.6</i>	<i>75.2</i>	<i>67.9</i>
Renters						
Social housing	11.7	4.1	2.5	1.5	0.6	4.1
Private renters	23.7	23.7	22.5	22.3	20.9	22.6
Other renters	2.7	2.1	2.0	2.0	1.4	2.0
<i>Total renters</i>	<i>38.0</i>	<i>29.8</i>	<i>26.9</i>	<i>25.8</i>	<i>22.8</i>	<i>28.8</i>
Other tenure type	1.3	1.1	0.8	0.7	0.5	0.9
Tenure type not stated	3.8	2.8	2.3	1.9	1.5	2.5
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (number)	1,538,985	1,549,766	1,514,759	1,492,020	1,446,430	7,541,960

(a) Measured using the ABS SEIFA Index of Relative Socio-Economic Advantage and Disadvantage (ABS 2013c). Quintiles represent groups of individuals who lived in similarly ranked areas (rather than groups of similarly ranked individuals) and are based on the number of people living in those areas.

(b) Total excludes 'not applicable' households which are those that live in an area that did not receive a SEIFA index score due to either low population numbers or poor data quality.

Source: AIHW analyses of ABS 2011 Census (using TableBuilder).

Table B2.8: Tenure type, by number of usual residents and Indigenous status of household, 2011 (per cent)

	Number of usual residents					
Tenure type	1	2	3	4	5+	Total
Indigenous households						
Home owners						
Owned outright	15.8	39.8	17.7	13.2	13.5	100.0
Owned with a mortgage	6.3	23.8	20.7	24.6	24.6	100.0
Total home owners	9.3	28.8	19.7	21.0	21.2	100.0
Renters						
Social housing	18.0	20.4	17.1	14.4	30.1	100.0
Private renters	13.0	28.6	22.4	17.5	18.5	100.0
Other renters	19.9	26.8	17.9	15.3	20.2	100.0
Total renters	15.7	24.8	19.7	16.0	23.7	100.0
Other tenure type	24.1	27.9	17.7	11.1	19.2	100.0
Tenure type not stated	32.7	24.3	13.8	11.6	17.6	100.0
Total (%)	14.1	26.3	19.5	17.6	22.5	100.0
Total (number)	29,535	54,876	40,749	36,776	47,114	209,050
Other households						
Home owners						
Owned outright	29.1	44.3	12.2	9.2	5.2	100.0
Owned with a mortgage	13.5	27.2	19.2	25.1	15.0	100.0
Total home owners	21.0	35.5	15.8	17.4	10.3	100.0
Renters						
Social housing	51.3	24.6	10.9	6.7	6.6	100.0
Private renters	26.0	33.2	18.4	13.5	9.0	100.0
Other renters	34.1	28.8	13.9	13.2	10.1	100.0
Total renters	30.2	31.7	17.0	12.5	8.7	100.0
Other tenure type	50.1	33.6	6.6	5.5	4.3	100.0
Tenure type not stated	50.7	28.6	8.4	6.4	5.8	100.0
Total (%)	24.6	34.2	15.9	15.6	9.7	100.0
Total (number)	1,859,168	2,581,482	1,199,427	1,180,457	730,741	7,551,275

Source: AIHW analyses of ABS 2011 Census (using TableBuilder).

Table B2.9: Monthly mortgage payment by Indigenous status of household, households with a mortgage, 2011 (per cent)

Monthly mortgage payment	Number			Per cent ^(a)		
	Indigenous	Other	Total	Indigenous	Other	Total
\$0–\$299	1,550	112,645	114,195	3.2	4.5	4.4
\$300–\$599	2,657	122,018	124,675	5.4	4.8	4.9
\$600–\$999	6,297	253,621	259,918	12.9	10.1	10.1
\$1,000–\$1,399	8,777	372,017	380,794	18.0	14.8	14.8
\$1,400–\$1,799	8,598	392,089	400,687	17.6	15.6	15.6
\$1,800–\$2,199	7,811	416,353	424,164	16.0	16.5	16.5
\$2,200–\$2,599	3,750	219,544	223,294	7.7	8.7	8.7
\$2,600 and over	9,320	631,943	641,263	19.1	25.1	25.0
Not stated	3,001	137,444	140,445	..	..	..
Total	51,761	2,657,674	2,709,435	100.0	100.0	100.0
Mean^(a) (\$)	1,791	1,996	1,992	..	..	..
Median^(a) (\$)	1,638	1,800	1,800	..	..	..

.. not applicable

(a) Households for which information on monthly mortgage payments was missing were excluded prior to the calculation of proportions, means and medians.

Source: AIHW analyses of ABS 2011 Census (using TableBuilder).

Table B2.10: Weekly rent payment, by landlord type and Indigenous status of household, households renting their dwelling, 2011 (per cent)

Landlord type	\$0–\$74	\$75–\$149	\$150–\$224	\$225–\$299	\$300–\$374	\$375+	Not stated	Total	Mean ^(a) (\$)	Median ^(a) (\$)
Indigenous households										
Social housing	20.8	44.0	24.8	6.8	2.4	1.2	..	100.0	132	120
Private renters	2.0	6.0	20.7	26.2	26.0	19.1	..	100.0	295	280
Other renters	32.6	18.1	23.8	12.0	8.4	5.1	..	100.0	154	139
Total renters^(a) (%)	12.1	23.2	22.7	16.9	14.7	10.5	..	100.0	216	195
Total renters (number)	14,288	27,371	26,712	19,923	17,293	12,337	6,174	124,098	..	..
Other households										
Social housing	14.9	53.2	19.8	7.2	2.9	2.0	..	100.0	136	112
Private renters	2.5	4.1	13.9	20.5	26.5	32.5	..	100.0	347	320
Other renters	39.6	13.1	19.1	11.1	9.2	7.9	..	100.0	162	130
Total renters^(a) (%)	6.7	11.5	15.0	18.0	22.1	26.7	..	100.0	305	290
Total renters (number)	141,175	240,554	315,557	378,693	462,669	559,519	75,193	2,173,360	..	..
All households										
Social housing	15.8	51.8	20.5	7.1	2.9	1.9	..	100.0	136	115
Private renters	2.5	4.1	14.1	20.7	26.4	32.1	..	100.0	345	320
Other renters	39.2	13.3	19.4	11.2	9.2	7.7	..	100.0	162	132
Total renters^(a) (%)	7.0	12.1	15.4	18.0	21.7	25.8	..	100.0	300	285
Total renters (number)	155,463	267,925	342,269	398,616	479,962	571,856	81,367	2,297,458	..	..

.. not applicable

(a) Households for which information on weekly rent payments was missing were excluded prior to the calculation of proportions, means and medians.

Source: AIHW analyses of ABS 2011 Census (using TableBuilder).

Table B3.1: Overcrowded households^(a), by Indigenous status of household, 2001, 2006 and 2011

	Number			Per cent of households ^(b)			Rate ratio: Indigenous to Other
	Indigenous	Other	Total	Indigenous	Other	Total	
2001	21,258	217,298	238,556	15.7	3.4	3.7	4.6
2006	20,737	198,152	218,889	13.6	3.0	3.2	4.5
2011 ^(c)	24,696	240,503	265,199	12.9	3.4	3.6	3.8

(a) Dwelling required 1 or more extra bedrooms to accommodate usual residents, based on the Canadian National Occupancy Standard.

(b) Only those households for which the level of crowding could be determined are included.

(c) The proportions shown here differ from those published by the ABS in the *2011 Census community profiles* (ABS 2012a: Table I04) because the ABS included all households in the denominator, regardless of whether the level of crowding could be determined (see Appendix A).

Sources: AIHW analyses of unpublished data from the ABS 2001, 2006 and 2011 Censuses.

Table B3.2: Overcrowding^(a), Indigenous households and Indigenous people, by remoteness, 2001, 2006 and 2011

Remoteness ^(b)	Number			Per cent ^(c)		
	2001	2006	2011	2001	2006	2011
Households						
Major cities	5,692	5,705	7,678	11.0	9.4	9.7
Inner regional	3,430	3,725	4,491	10.9	10.0	9.5
Outer regional	4,459	4,270	4,940	14.7	13.4	12.2
Remote	1,978	2,179	2,099	21.5	22.3	20.1
Very remote	5,699	4,858	5,488	45.8	40.5	38.9
<i>Remote and very remote</i>	<i>7,677</i>	<i>7,037</i>	<i>7,587</i>	<i>35.5</i>	<i>32.3</i>	<i>30.9</i>
Total	21,258	20,737	24,696	15.7	13.6	12.9
People^(d)						
Major cities	18,889	18,915	24,567	17.5	15.1	15.4
Inner regional	12,876	13,949	15,794	18.0	16.7	15.5
Outer regional	20,375	19,165	21,513	26.0	24.0	22.3
Remote	10,894	12,962	11,569	38.5	41.9	37.9
Very remote	44,148	37,376	42,112	70.0	65.1	64.1
<i>Remote and very remote</i>	<i>55,042</i>	<i>50,338</i>	<i>53,681</i>	<i>60.2</i>	<i>57.0</i>	<i>55.8</i>
Total	107,182	102,367	115,555	30.7	27.2	25.4

(a) Dwelling required 1 or more extra bedrooms to accommodate usual residents, based on the Canadian National Occupancy Standard.

(b) For 2001 and 2006, remoteness areas are based on the Australian Standard Geographical Classification (ABS 2006); for 2011, they are based on the Australian Statistical Geography Standard (ABS 2013a).

(c) Only those households for which the level of crowding could be determined are included.

(d) Includes usual residents (that is, excludes visitors) in occupied private dwellings.

Sources: AIHW analyses of unpublished data from the ABS 2001, 2006 and 2011 Censuses.

Table B3.3: Overcrowded households^(a), by tenure type and Indigenous status of household, 2011

Tenure type	Number			Per cent of households ^(b)		
	Indigenous	Other	Total	Indigenous	Other	Total
Home owners						
Owned outright	1,518	33,951	35,469	6.8	1.4	1.5
Owned with a mortgage	3,217	68,680	71,897	6.6	2.7	2.8
<i>Total home owners</i>	<i>4,735</i>	<i>102,631</i>	<i>107,366</i>	<i>6.7</i>	<i>2.1</i>	<i>2.1</i>
Renters						
Social housing	11,958	15,907	27,865	23.0	5.3	7.9
Private renters	6,307	108,944	115,251	10.9	6.7	6.8
Other renters	1,175	8,702	9,877	14.9	5.9	6.3
<i>Total renters</i>	<i>19,440</i>	<i>133,553</i>	<i>152,993</i>	<i>16.5</i>	<i>6.4</i>	<i>7.0</i>
Other tenure type	275	2,022	2,297	19.1	3.0	3.4
Tenure type not stated	247	2,297	2,544	15.8	3.4	3.6
Total	24,697	240,503	265,200	12.9	3.4	3.6

(a) Dwelling required 1 or more extra bedrooms to accommodate usual residents, based on the Canadian National Occupancy Standard.

(b) Only those households for which the level of crowding could be determined are included.

Source: AIHW analyses of unpublished data from the ABS 2011 Census.

Table B3.4: Overcrowded households^(a), by tenure type and remoteness^(b), Indigenous households^(c), 2011 (per cent)

Tenure type	Major cities	Inner regional	Outer regional	Remote	Very remote	Remote and very remote	Total
Home owners	6.0	6.4	7.4	10.2	11.3	10.6	6.7
Renters							
Social housing	14.6	13.4	19.0	31.4	46.4	41.9	23.0
Private renters	10.3	10.3	12.2	13.6	17.2	14.6	10.9
Other renters	14.7	13.9	14.7	10.1	21.0	16.0	14.9
<i>Total renters</i>	<i>12.1</i>	<i>11.6</i>	<i>15.2</i>	<i>24.0</i>	<i>42.1</i>	<i>35.4</i>	<i>16.5</i>
Other tenure and tenure not stated	12.3	14.0	16.1	21.2	37.8	30.7	17.4
Total (%)	9.7	9.5	12.2	20.1	38.9	30.9	12.9
Total (number)	7,679	4,492	4,940	2,098	5,487	7,585	24,696

(a) Dwelling required 1 or more extra bedrooms to accommodate usual residents, based on the Canadian National Occupancy Standard.

(b) Remoteness areas are based on the ABS Australian Statistical Geography Standard (ABS 2013a).

(c) Only those households for which the level of crowding could be determined are included.

Source: AIHW analyses of unpublished data from the ABS 2011 Census.

Table B3.5: Overcrowding^(a), Indigenous households and Indigenous people, by state and territory, 2001, 2006 and 2011

State/territory	Number			Per cent ^(b)		
	2001	2006	2011	2001	2006	2011
Households						
New South Wales	5,336	5,246	6,754	11.7	10.0	9.9
Victoria	1,138	1,170	1,510	10.5	9.0	9.0
Queensland	6,108	6,234	7,351	16.6	14.8	13.6
Western Australia	3,086	2,616	3,105	19.4	16.0	15.6
South Australia	1,140	1,061	1,215	14.0	11.7	10.7
Tasmania	464	531	561	6.7	7.2	6.4
Australian Capital Territory	107	92	156	7.1	5.4	6.9
Northern Territory	3,866	3,777	4,037	40.8	38.5	37.5
Australia^(c)	21,258	20,736	24,697	15.7	13.6	12.9
People^(d)						
New South Wales	19,735	19,303	23,464	19.1	16.6	16.1
Victoria	3,411	3,601	4,299	15.8	14.2	13.4
Queensland	28,780	29,186	33,015	30.2	27.5	25.4
Western Australia	17,397	14,413	16,532	36.6	31.5	30.8
South Australia	5,766	5,030	5,319	28.9	24.0	21.5
Tasmania	1,542	1,699	1,742	10.8	11.5	10.1
Australian Capital Territory	371	291	543	12.1	8.7	12.4
Northern Territory	30,106	28,802	30,581	68.3	65.9	65.5
Australia^(c)	107,182	102,368	115,558	30.7	27.2	25.4

(a) Dwelling required 1 or more extra bedrooms to accommodate usual residents, based on the Canadian National Occupancy Standard.

(b) Only those households for which the level of crowding could be determined are included.

(c) Includes 'Other territories'.

(d) Includes usual residents (that is, excludes visitors) in occupied private dwellings. Excludes people in 'Visitors only' and 'Other non-classifiable' household types.

Sources: AIHW analyses of unpublished data from the ABS 2001, 2006 and 2011 Censuses.

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The housing circumstances of Indigenous Australians are described in this paper using Census data. The topics of housing tenure and overcrowding are covered, with trends considered, as well as differences according to factors such as remoteness, jurisdiction and socioeconomic status. In 2011, Indigenous households were about half as likely as other Australian households to own their home and more than 3 times as likely to be overcrowded.